

FEB 14 1913
FEBRUARY 13, 1913

PRICE 10 CENTS

FEB 14 1913

Leslie's



Copyright, 1913, by Leslie-Judge Co., N. Y.

THE BANKER'S TRUST.

OVER 375,000 COPIES THE ISSUE.

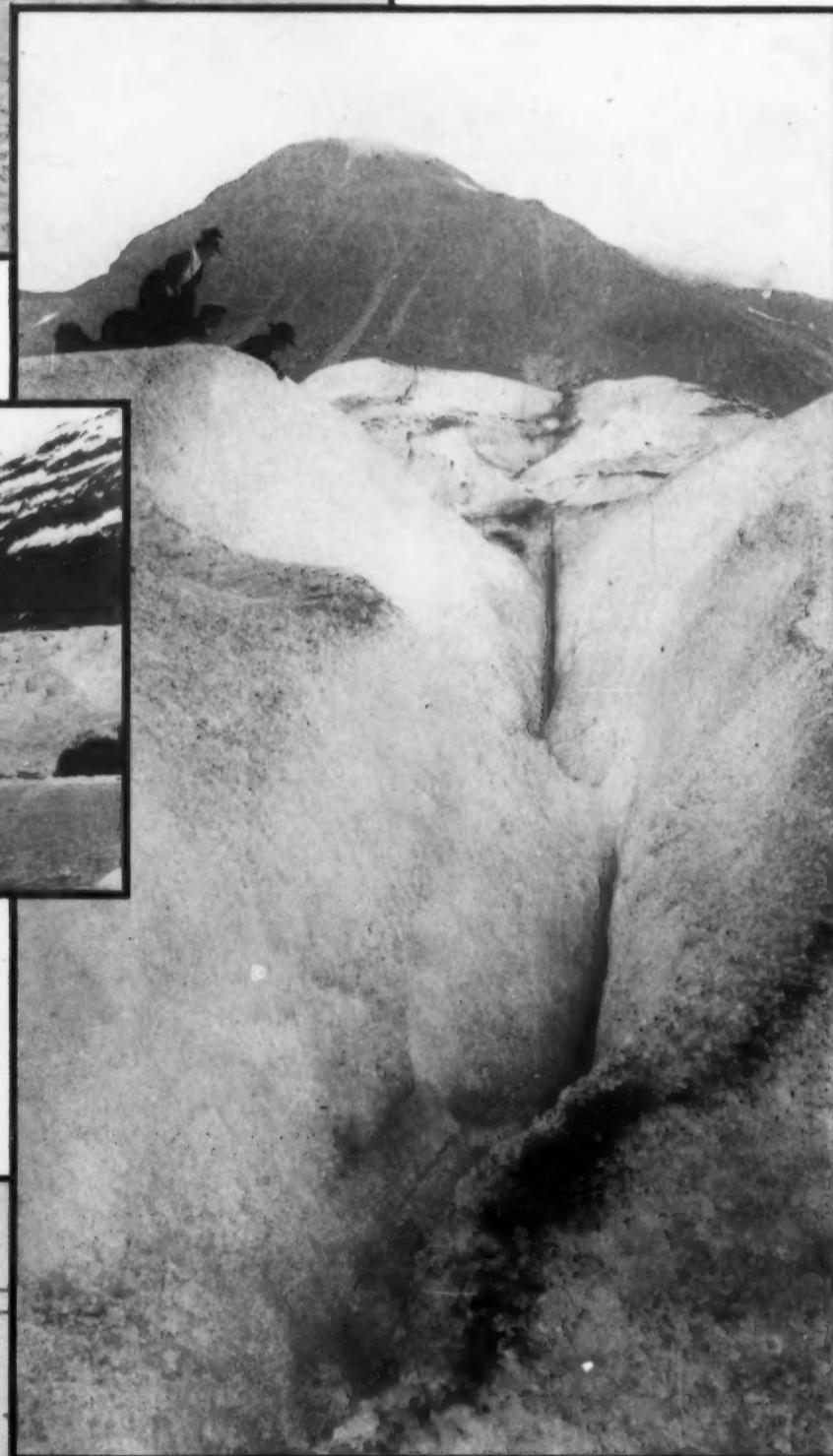
★ The Schweinfurter Press

Midwinter Scenes in Alaska



FOLDED IN THE ARMS OF WINTER.

McKinley Street, Valdez, Alaska, as it looks after one of the real Alaskan snowstorms. Valdez is a banking town and important post village and port of entry of Alaska, situated at the head of Port Valdez, Prince William Sound. It is also a port for the shipment of gold from the gold mines of the Klondike, and since the great gold rush of 1897 has grown very greatly.



THE WORK AND WONDER OF CENTURIES.

The glacier section of Alaska is a magnificent wonderland. One need not go to the Alps to view the beauties of these natural phenomena with their rifts and caverns and canyons. In the early morning sunlight they are topaz and gold in hue, in the middle of the day they take on shades and tones of blue wondrous in intensity, and as night sets in the setting sun turns them to misty grays and deep purples. While Alaska is not all a land of snow and ice, the stupendous guiding landmarks are the grand mountains, volcanic peaks and mammoth glaciers. Our photo shows Shoups Glacier, near Valdez. This glacier is many miles long, over three miles wide, and its face presents a steep wall nearly three hundred feet high. On the right can be seen the lower foothills of Mt. Wrangle, the slopes of which from a distance seem to rise from the very shore of the sea, though in reality it is many miles inland. There are many of these great ice formations in this glacial region covering thousands of square miles, including the Muir, Davidson, Pacific, Bering, Guyot and Malaspina Glaciers. It is certain that when facilities of travel in Alaska have been duly increased these marvelous natural objects will be visited by great hosts of tourists yearly.



A FORTUNE BY DOG TEAM.

The largest shipment of gold ever carried by dog team arriving in Seward, one of the larger and more important seacoast cities of Alaska, after a perilous journey of 300 miles over frozen valleys and ice-capped mountains from Iditarodo, in the Klondike region. This half ton of gold dust was valued at \$210,000.

A MIGHTY CREVASSSE IN A GIANT GLACIER.

Group of tourists on the summit of Valdez Glacier, looking down one of the numerous chasms that intersect this wonderful ice mass. Great thunderings and rumblings, snaps and crashes of breaking ice and roaring torrents that will impress and overawe one are heard at these glacier crevasses, which extend hundreds of feet down through the very heart of the glacier. A tourist who views these gigantic masses of ice, the formations of centuries, leaves them with memories of desolate grandeur not easily effaced. The crevasse is the chief danger point in the glacier and it is well for any party of inexperienced tourists to take along guide ropes, alpenstocks, etc., as precautions against accidents. Crevasses are sometimes "blind"—that is, concealed from the sight of the explorer by a mere crust of snow which breaks beneath the human tread. In that case unless the person concerned is attached by a suspending rope to guide or comrade he is liable to fall to his death in the icy abyss. In the Alps many persons have lost their lives in this way.

Pictorial Record of Recent Events



A THRILLING BUILDING DISASTER IN TEXAS.

Collapse of the 3-story Odd Fellow building at McKinney, Tex., with a loss of eight lives. Two floors were occupied by a drygoods company and a big sale that attracted many women was in progress when the walls caved in, burying customers and employees under a huge heap of debris. At first it was thought 50 persons had been killed, but all save eight were rescued. Two men were burned to death in sight of the crowd. John Thompson (insert picture), manager of the store's dress goods department, and three women were carried down into a tunnel. The women were frantic. Thompson prayed and calmed them in darkness and heat that they could barely stand. He finally crawled to a faint ray of light, shouted for help, and rescuers saved all four.



A TREMENDOUS SNOWFALL IN THE PACIFIC NORTHWEST.

Shoveling snow off the train sheds at Laconia, Wash., on the summit of the Cascades, to keep the roofs from caving in. The three transcontinental railroads crossing Washington suffered an aggregate loss of \$3,000,000 during January, as a result of the heaviest snowstorms in the history of railroading in that State. Over 42 feet of snow in all fell in the Cascades. Many rotary plows used to fight drifts and slides were disabled. For days all traffic was abandoned.

AGRICULTURE BOOMING IN THE SOUTH.

Parade in connection with the Fifth National Corn Exposition at Columbia, S. C., which was an attractive and successful affair. It was visited by champion boy corn growers from many States (winners of prizes awarded by the Government), and by a band of Catawba Indians. Secretary of Agriculture Wilson and several members of Congress were also among the visitors, and the Secretary, who is popular with farmers everywhere, made an instructive and interesting address.

EDITORIAL

"Thou Art the Man!"

ARE things wrong in this world? Is reason being dethroned? Is the old Constitution of our fathers being challenged? Are the churches being emptied and the criminal dockets filled? Are the sacred ties of marriage being lightly considered? Is parental restraint no longer in fashion? Does vice prevail and do impious men hold sway?

Are our great municipalities breeding spots for grafters, gamblers and white slavers? Are the taxpayers saddled with burdens such as they have never borne before? Is decency challenged and virtue mocked at? Are demagogues usurping the high places of statesmen and are scoffers tearing down the pulpit? Are the people reading yellow journals on Sunday and is the Bible becoming a closed book? To at least some of these questions, if not to all, the honest answer must be in the affirmative.

Luxury and extravagance are found on every hand. If we have the vulgar rich, we have the equally vulgar poor striving to imitate the extravagances and the vices of those who should know better. It is unfortunate that the virtues of those who enjoy their wealth in a reasonable, sensible, God-fearing way, are not emulated also in this age of imitation, chicanery and fraud.

In every period in which luxury and extravagance has prevailed they have been followed by popular licentiousness and national decay. A heavy penalty has been paid for the nation's shortcomings. History tells its own story in this regard. The downfall of the most opulent, overbearing and ambitious nations teaches its own pathetic lesson—a lesson that seems to be lost and forgotten by the present generation.

Who is responsible for the evil conditions that have befallen us? Is it the wicked citizen, the vicious, the vile or the criminal? No! It is the good citizen who in this republic where manhood, and in some States, womanhood, suffrage prevails, selects his governing officials with less care and discrimination than he would in buying a dog.

We cannot have good government, wholesome institutions and a higher range of morality until the humblest citizen in the land exercises the right of suffrage with as much care as he selects his banker, his lawyer or his doctor. Many a voter does not know the name of the alderman in his ward, the supervisor of his town, or even the member of the Legislature for whom he has voted. Yet to these are confided the settlement of all questions affecting the health, the education and the safety of the people.

What is the reason? Are we all so intent on making money that we have no time to devote to good government, or are we so beguiled by silver-tongued demagogues, by noisy yellow journalists, by cheap muck-raking magazine writers that we cannot differentiate the darkness from the light, the good from the bad, the just from the unjust?

Let the critical reader who is constantly declaiming against the present order of things and demanding new conditions and new laws, stop and think of his own responsibility for a moment.

Then let him point his finger at himself and say "Thou Art the Man."

Fair Play for the Banker.

BOTH in New York and in the country at large banking established new high records in 1912. At the latest report by the comptroller of the currency the national banks numbered 7,420, the circulation had passed the \$750,000,000 mark, with over \$6,000,000,000 of loans, and \$6,000,000,000 of individual deposits. In view of the reckless talk of a so-called "money trust," these figures at this time are of special interest. In number and activities the banks are steadily increasing. Unless a financial cataclysm should come in 1913—and nothing of this sort is in sight—the figures will be far exceeded by the end of the year.

Reform of our banking and general currency system is needed. While our bank note circulation is absolutely safe, it is too rigid. Elasticity needs to be imparted to it, under which it may expand and contract rapidly to meet changing conditions. But of the \$750,000,000 outstanding bank notes, not a holder has ever lost or will ever lose a dollar by a bank failure. Reform plans for the currency are being discussed, and some of the defects of our scheme we hope to see remedied early in the days of the Wilson administration.

The banker is one of the most important factors in the nation's business life. Without him the exchanges of a nation of 96,000,000 people,—which doubles its trade every twelve or fifteen years,—would be impossible. He is the balance wheel of our system. In some degree this is true of the State banker, the trust company chief, and of the head of the savings banks, particularly of the latter. Compared with population, the number of banks in the United States is greater than in any other country in the world. Their activities are larger, and the capability and conservation among their heads are at least as great as among those of any other section of the globe.

Thoughtless and ignorant persons denounce the bankers, asserting that they are plutocrats and grafters, and are responsible for much of the high cost of living. Some who are neither thoughtless nor ignorant occasionally say things about bankers which are foolish and unjust, as when President-elect Wilson, in a recent talk in Chicago, re-

marked: "I will not indict the country's banking system. It has been convicted." Mr. Wilson did not mean what he said. What he meant was that some irregularities and abuses had crept into our banking system, and his remark was directed at them. He and every other man of intelligence is aware that nine out of ten of the bankers of the country are not only men of ability, but are of incorruptible honesty and honor. Such extravagances of statement by men in high place do much harm. They arouse the prejudices of the ill-informed, tend to array class against class among our people, and encourage the dangerous doctrines represented by the new organization, "The Industrial Workers of the World."

The national bankers floated hundreds of millions of government bonds during the Civil War days, furnished much of the money by which the government paid its army and navy and its legitimate expenses, and contributed materially toward making the United States an indestructible Union of indestructible States. They built the country's railroads and steamships, furnished a large part of the capital for its great corporations, financed its big enterprises, and were and are the means of filling the weekly pay envelopes of its tens of millions of workers. As a class, the bankers are among the most valuable elements of the community. Give them praise rather than blame.

Cannon's Long and Useful Service.

THE dinner which is to be given to Hon. Joseph G. Cannon by his Democratic and Republican associates in Congress on February 15 will be a fitting recognition of the service rendered by a distinguished public man during a long series of years. He entered the House of Representatives in 1873, and has been there ever since except during the term 1891-93, he having been defeated in the Democratic tidal wave year of 1890. His service in the House covers a period of thirty-eight years, or longer than that of any other man who was ever a member of that body. Eight years of this time he was its speaker, which is a longer time than anybody else held that post except Clay, who was in it ten years in the aggregate, although, unlike Cannon, not consecutively.

Many great questions have been dealt with by Congress during the service of Mr. Cannon, and in the discussion of all of them he took a prominent part. Reconstruction had just been completed when he entered Congress, although some of the carpet bag governments still existed. During Cannon's service President Hayes removed the troops from South Carolina and Louisiana, and thus finished the restoration of the conditions which prevailed in the South previous to the Civil War, so far as these could be restored in the altered situation which that conflict brought. Many times since then the tariff has been changed. The silver question, which afflicted the country during the next quarter of a century, made its entrance and exit in this veteran's days. The Cuban War was fought, and the country's sway has been pushed down into the Caribbean and over into the Pacific close to the shadow of Asia, while the isthmian canal, which had been a dream for centuries, is so near completion that vessels are expected to go through it within twelve months.

In both branches of Congress taken together Justin S. Morrill served longer than Mr. Cannon, while John Sherman's service in House, Senate and Cabinet also covered more years. After being in the House for eight years William B. Allison went to the Senate, where he remained for thirty-five and a half years, his aggregate service in Congress being longer than that of any other man in all our history. All the political chieftains of both parties of Cannon's early days—Grant, Blaine, Conkling, Tilden, Cleveland, Hendricks, Bayard, Morton (of Indiana), Sherman, Garfield, Arthur, McKinley, Allison and the others—have passed off the stage during his time. Mr. Cannon belonged to a race of men of robust fiber, who filled a large place in our annals. Well would it be for the country if it had a few members of this stalwart breed in high station to-day.

The Plain Truth.

LEADERSHIP! The best service of leadership in this country is that which will restore confidence and set back the tide of distrust and suspicion. A great opportunity for a great man.

EDUCATE! A campaign of education and publicity is essential on the part of the Republican party if it is to regain its hold upon the people. The Chautauqua circuit reaches hundreds of thousands of people in all sections of the country. Besides finding it very profitable, Bryan has had in the Chautauqua a congenial platform for the dissemination of his doctrines for the last sixteen years. The suggestion has been made by Illinois Republicans that the Chautauqua be used for educational purposes during the summer months. Ex-Speaker Cannon, Governor Hadley, Senators Borah and Cummins, Dr. John Wesley Hill, and Secretary of War Stimson are among those whose names have been mentioned for this educational campaign. The party has scores of men who can do the work with great effectiveness, and none more convincing than President Taft himself.

WE do! Advertising no longer goes by favor. The advertiser pays for what he wants and expects to get his money's worth. He buys something and is entitled to know what it is. He not only wants circulation, but he wants quality. He wants a guarantee that he will get the circulation he pays for. This is the attitude taken by the Association of National Advertising Managers at their recent meeting in Chicago and in 1913 this plan will be

followed out. LESLIE'S makes no secret of its circulation. It is now approaching the 400,000 mark and will reach that figure within the next sixty days. LESLIE'S invites its advertising patron to examine its books and to prove its circulation. Whenever this has been done, the results have been satisfactory both to the advertiser and to us. The customer is always entitled to what he pays for. LESLIE'S has nothing to conceal.

CHEAP! A degenerate young rowdy in New York was given \$2 for killing a man. He did not even know the victim by sight. He was told where he could find the marked man and going to the street number, called him to the door, asked him his name and shot him dead. Then he got his \$2 and a drink of whisky for his awful work and went away satisfied. Is it possible that the value of a human life is set at only \$2? Dr. Alexis Carrel, of the Rockefeller Institute, was awarded the Nobel Prize for making a discovery in medicine that would tend to save human life. The world called him great. Millions are spent each year in protecting life and still in New York a human life sells for \$2. If the man who was murdered had been caught in a caved-in mine, the people would have subscribed liberally for his rescue. But a soulless wretch takes a life for \$2. How the baseness of one man will discredit the kindness of a million! Let the people rule!

FALLACIOUS! Under the guise of an effort to secure one-cent postage, a Cleveland organization is making a most unfair fight on the second-class rate of postage given to newspapers and magazines. The *National Printer-Journalist*, of Chicago, edited by that veteran observer and newspaper worker, B. B. Herbert, says: "We take little stock in the one-cent postage propaganda. It is not well founded and its fallacy should be shown." Mr. Herbert refers to the undeniable fact that newspapers and periodicals promote the business of the postal department in first-class matter to the amount of many million dollars every year besides educating the people in reference to governmental, commercial and industrial activities. Mr. Herbert declares, "the press is to-day the most useful and effective arm of free government." He pays a special and well deserved tribute to what are known as "the country weeklies" and the great influence they exercise. It has not escaped observation that the so-called "One-cent Letter Postage League" must have an inspiring purpose behind it. It is not altogether disinterested. Its voluminous literature shows that its chief effort is to deprive the newspapers and periodicals of the second-class rate that was given to them unsolicited, many years ago, solely in the interests of the public welfare.

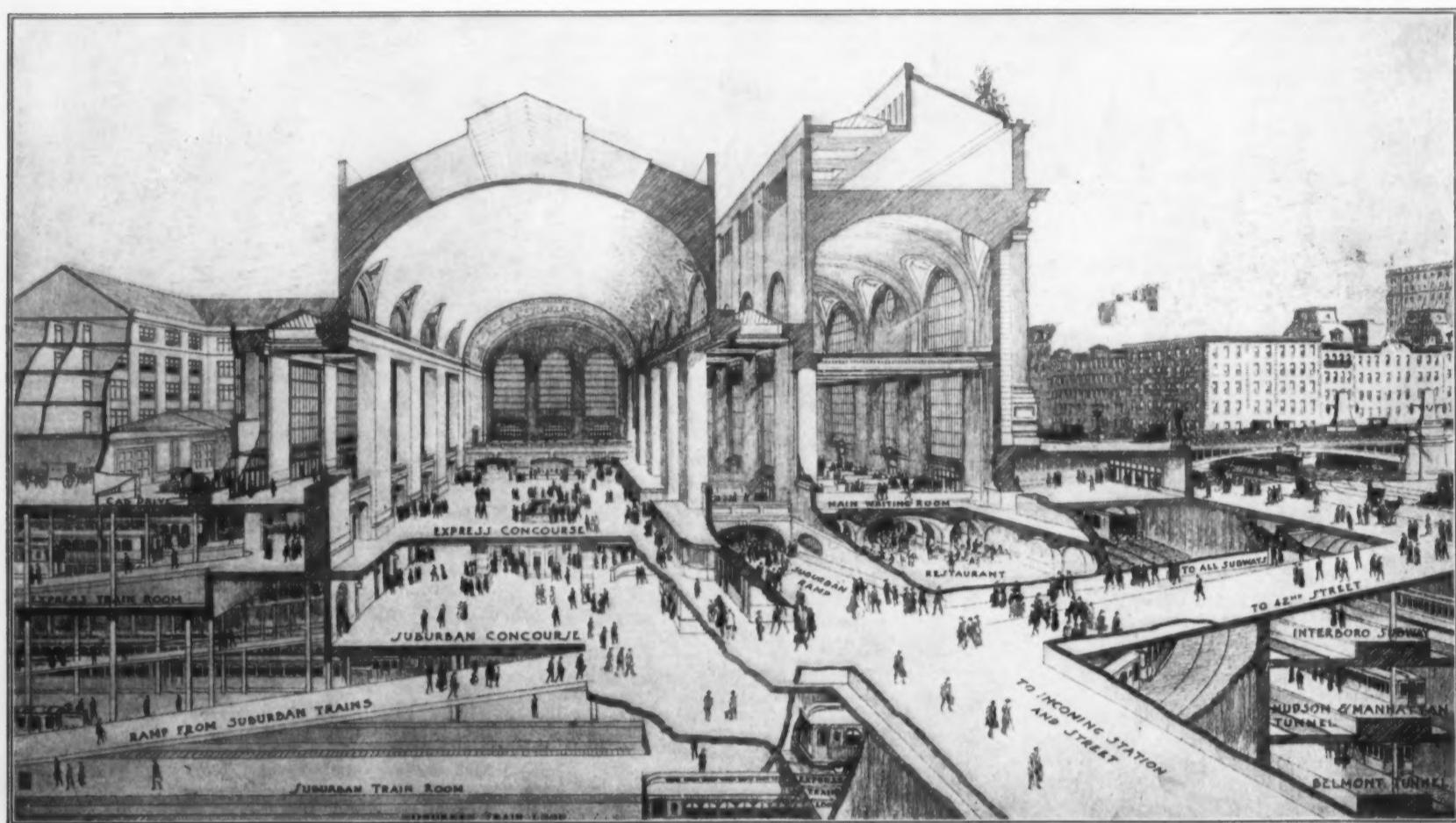
GASOLINE! At last petroleum and its products have joined the army of advancing prices. For ten years prior to 1911 a steady increase in the cost of the necessities of life was shown while petroleum and its products continued at a low level. Now the latter are advancing. The cause is the steadily diminishing production of the finer qualities of crude oil from which gasoline is derived and diminution of the surplus stock on hand. Not only have gasoline, and other petroleum products advanced, but crude oil has shown an increase ranging from 8 per cent. for the heavy fuel oil of California and Texas to from 64 to 70 per cent. for the higher qualities of crude oil produced in Pennsylvania, Illinois, Kansas and Oklahoma. Until new oil fields are discovered or the demand for gasoline is lessened the price of the latter will not be lowered. The enormous increase in the consumption of gasoline owing to the world-wide multiplication of automobiles, motor boats and engines also has had something to do with the case, as gasoline represents a very small percentage of the output of refineries even when the best quality of crude oil is being refined. One thing, however, is settled and that is that there is no monopoly in the manufacture of petroleum or its products. The so-called Standard Oil trust has been dissolved and the independents are as eager for higher prices as any one else.

VANDERBILT! A gigantic enterprise in New York City is nearing completion. The wonderful terminal building of the New York Central Railroad is a triumph of engineering. The public has but a faint conception of what it means to excavate nearly 50 acres to an average depth of 45 feet and build a magnificent new station without disturbing existing traffic or stopping a train. Thirty-two miles of track have been laid. Twice as much steel has been used in erecting the new station with its viaducts and auxiliaries as was required in the construction of the existing subway in New York City and Brooklyn. The new station covers an area of seventy acres, which makes it over seven times as large as the Boston South Station. It has a total of sixty-eight tracks as against thirty-two in the Boston and St. Louis stations and four separate levels: first the gallery, below this the great concourses with forty-one tracks for express trains, then the third level with twenty-seven tracks for suburban trains and below all these subways for the handling of the baggage. There are no stairways, as inclined planes or ramps with very easy grades take their places. The new station has twelve separate entrances and the arrangement of the ticket, baggage and other offices has been made with studied care for the convenience of the passengers. The concourse for inbound trains holds 8,000 persons and for outbound 15,000, while the waiting room will accommodate 5,000 more, so that 30,000 persons can be taken care of without crowding. Passengers come in at one side of the station and go out at the other. With the opening of this magnificent new terminus February 2d, the public again realized what the name Vanderbilt means.

The New York Central's Magnificent Terminal

Nothing in This Remarkable Era of Railroad Development Surpasses the New Grand Central Station, at New York, Which Will Cost \$180,000,000

By H. D. ROBERTS



INTERIOR VIEW OF THE NEW TERMINAL.

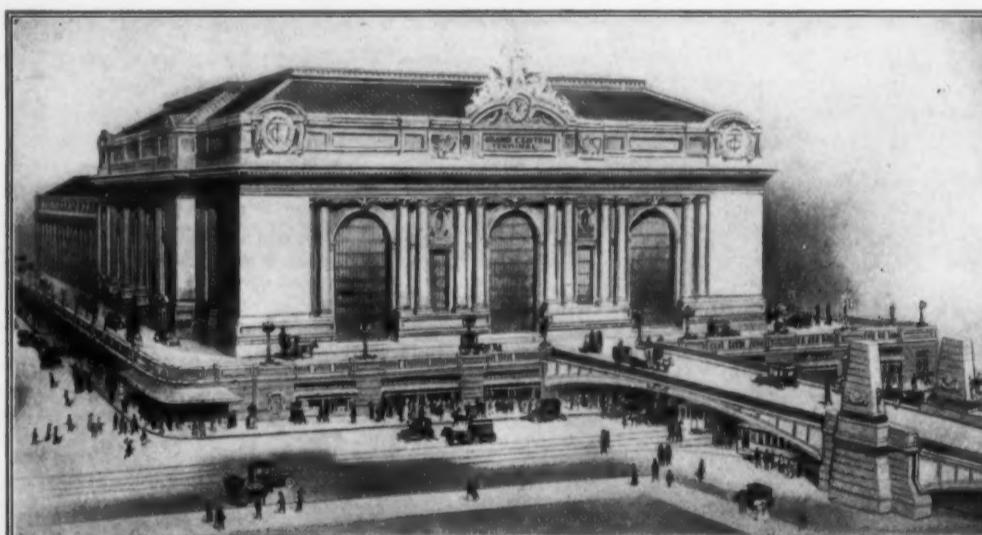
Cross section of the immense new terminal of the New York Central Railroad in New York, costing nearly \$180,000,000, which was recently opened to the traveling public. The main building faces Forty-second Street and the view given is from Vanderbilt Avenue on the west of the terminal. The picture plainly shows the various parts of the structure. There are four tracks, one above the other, and 800 trains arrive and depart daily. Inclined passageways, instead of stairways, connect the different levels, which allow passengers to come and go by means of tunnels and subways without leaving the building. The handling of the vast vehicular traffic incident to such a place has been carefully worked out.

If all of the dreamers who ever dreamt combined their most beautiful fancies they could never conceive anything more spacious or magnificent than the new Grand Central station at New York which has just been opened for public use. New York is truly the wonder city, but it has yet to see a more wonderful creation than this. It is even more dazzling than the newest fifty-story office building. It is in truth the master-piece of this remarkable era of railroad and municipal development. It is in itself a civic center and has been rightly called a terminal city.

It may not impress the reader to know that the structures—for the group will contain besides the railroad station, theaters, office buildings, exhibition halls—when completed will cost \$180,000,000. We are so used to large figures these days. It may not cause him to ponder at the thought of 100,000 persons passing through the station in a single day—which is the population of some of our large cities; but he may have to take a long breath when we say that the terminal is so vast that some day not far into the future it may handle fifty to seventy-five million passengers in a year. Today eight hundred trains arrive and depart from there every twenty-four hours. And not the least remarkable feature of the new station is that it was built on the exact site of the old structure, without interrupting traffic to the slightest degree.

A striking feature of the terminal is its elevated street. It opens up Park avenue which all these years has been closed, except for foot-bridges, in a most congested part of the city, for a distance of a mile. This improvement has tended to increase real-estate values and facilitate the movement back and forth of fire apparatus and other emergency services. The establishment of this new avenue will tend to relieve the congestion of Fifth avenue.

Inside the main terminal building are waiting rooms, concourses, baggage rooms, retiring rooms, and other features of a railroad station. Some idea of the size may be had when it is understood that the total area of the rooms for the public is six acres, or about the size of Madison Square in New York. Thirty thousand persons can be accommodated therein at one time without crowding.



MAIN BUILDING OF THE NEW GRAND CENTRAL TERMINAL.

This beautiful structure will henceforth be one of the most interesting sights of the metropolis. It fronts on Forty-second Street and the picture shows the viaduct from Park Avenue, spanning Forty-second Street, and the continuation of Park Avenue by branch roadways around the terminal. The building has every imaginable convenience of the most modern railway depot, including waiting rooms, concourses, baggage rooms, retiring rooms, etc. The total floor area of the rooms is six acres. It is not unusual for 100,000 persons a day to make use of this building.

There are no steps. Everybody climbs, but few are aware of it because of the gradual inclines. Immediately upon entering the concourse the train gates are in full view and the indicators so conspicuous that the desired train or track can be located from any part of the room. For instance a person purchasing a ticket from the ticket office has only to look across the room to see the train gate through which he will pass. The public will not go uncertainly hither and thither looking for their trains; they could hardly miss the right place.

A passenger will be able to ascend to his room in the new Hotel Biltmore, which adjoins the terminal and will be the last word in hotels, without even going out of doors. If his wife be along she could descend to the subway and soon be shopping in any one of the great department stores along the route. No matter how the weather acted after leaving Chicago she could put in several days in New York without venturing to brave the elements.

There is a valet in the men's waiting room, who will clean and press clothes. And hear ye! suburbanites, there are little rooms where one may dress for dinner. No more paying \$2.00 to a hotel for the privilege of going there to change from business to evening clothes. Check your suit case at the Grand Central station in the morning,

Go there in the evening. For a quarter of a dollar have the use of a white and shining toilet room. Check your suit case with your business clothes. Go to the dinner. Grab your bag as your train pulls out after the festivities are over. The same privilege is extended to women and they may have the services of a maid. There is a rest room with medical attendants for those taken suddenly ill who require the attention of a nurse or physician. If necessary the sufferer can, from his room, be placed in an ambulance without being subject to the gaze of the crowds.

The traveler will not have to go to the baggage room. All he will have to do is to present his railroad ticket and transfer claim check at the checking stand. He will receive in exchange for his claim check a baggage check, the claim check being sent by pneumatic tube to the baggage room to identify the piece to be checked. The passenger does not leave the concourse from which he is to

board the train. Passenger platforms are kept free from baggage trucks, a nuisance ordinarily encountered in railroad stations.

There will be a series of attractive arcades and shops. You will be able to buy almost anything under the sun without leaving the terminal city. Likewise you will be able to dine as well in the station's restaurants as any other place in the city. A most fascinating rathskellar is devoted to this part of the traveler's comfort.

The terminal buildings are of stone and marble construction. This assures that everything will be clean and sanitary. There are no dark corners which may not be polished. Dirt has no chance in the new station. All trains are electrically operated. There is no smoke. They roll in as silently as steamships creeping to their piers. There will be little noise and no confusion. The air in the station will be completely changed every ten minutes. Particular care has been made to guard against draughts, so dangerous for aged travelers.

Timid travelers may ask questions with no fear of being rebuffed by hurrying trainmen or imposed upon by hotel runners or chauffeurs. Men especially provided to answer travelers' questions are scattered throughout the terminal. It is such a railroad station as has never before been built.

T
but wh
There
Hetty
and gr
the ch
woman
in mat
others.
Hett
Bedfor
who di
as a gi
it is sa
mean.
York,
marrie
of han

The ri
gests
woma
of the
consti

retired
financ
and abil
wife wh

Hetty
and, is
world.
her, and
given w
the des
Before
took a
New Y
not app
\$18 per
doing h
dealer i
three ce
be thr
born w

"Hett
spoken
and ent
world-fa
board.
stocks, b
other ci

Every
Chemic
all deta
upon he
purse.
told th
found a
discover
in it, w
cents.
count he

few kn
capitalis
moveme
When h
ishment

Notable Women Financiers

A Quartet Whose Independent Investments and Sound Business Sense Have Made Millions

By EDITH TOWNSEND KAUFMANN

THE most notable feminine figure in finance is Mrs. Hetty Green, as she is known to every one who ever thinks of one of the wealthiest women in the world, but who signs her checks Hetty Howland Robinson Green. There is a homely motherly sound to "Hetty," and though Hetty Green has the reputation of being cold, calculating and grasping, an intimate acquaintance with her endorses the choice of "Hetty" for the name of this New England woman who is shrewd in a masterful masculine fashion in matters of finance, but who is truly womanly in many others.

Hetty Green was born seventy-eight years ago at New Bedford, Mass. Her father was Edward Mott Robinson, who died in 1865 leaving her a comfortable fortune. Even as a girl when she attended Mrs. Lowell's school in Boston it is said she was of the most saving character, though not mean. In 1867 she married Edward H. Green, of New York. Mr. Green died in 1902. From the beginning of her married life Mrs. Green demonstrated that she was capable of handling the fortune left by her father, and her husband



MRS. HETTY GREEN,

The richest woman in the world, in her widow's weeds suggests the motherly domestic type rather than the shrewd woman of business whose name is a potent factor in some of the world's greatest financial dealings. The dog is a constant companion, known to visitors to Mrs. Green's office and home.

retired into the background. While she was the greater financier of the two, she was likewise a wonderfully tender and able mother to her son and daughter and a devoted wife whom Mr. Green never ceased to praise and admire.

Hetty Green is said to be the richest woman in America and, is probably the greatest feminine financier in the world. While affairs of magnitude do not appear to worry her, and her quick decisions where millions are involved are given without hesitation, she will haggle over trifles, to the despair of tradespeople with whom she has to deal. Before the marriage of Miss Green, her wealthy mother took a flyer in society by living for a short time at one of New York's highest priced hotels. The life evidently did not appeal to her, for she was shortly reinstalled in an \$18 per month flat in Hoboken, N. J., where she enjoys doing her own housework and marketing. A delicatessen dealer in the neighborhood gleefully tells of her purchase of three cents' worth of sliced ham. The only doubt that can be thrown on this story is that no delicatessen man ever born would cut three cents' worth of anything.

"Hetty Green" is a name to conjure with, and it is spoken of in connection with nearly every large corporation and enterprise in the world. The sound judgment of this world-famous woman of finance requires no advisory board. She personally manages her large properties in stocks, bonds and real estate in Chicago, New York and other cities.

Every day, rain or shine, finds her at her office in the Chemical National Bank, New York, carefully going into all details in connection with her vast estate. One evening upon her return to Hoboken she discovered the loss of her purse. She notified the ferryman, who said he had been told that a lady in the same house with Mrs. Green had found a purse. Mrs. Green called upon this lady, only to discover that it was not her purse, as it had over a dollar in it, while Mrs. Green's purse contained less than sixty cents. Surely this naive confession of the loser who can count her money in millions is a humorous commentary on financial conditions.

Until the death of Edward Henry Harriman in 1910 few knew that the great American railroad magnate and capitalist was constantly advised by his wife in every movement of gigantic scope that Mr. Harriman made. When his will was made public there was a gasp of astonishment that everything was left absolutely to his widow,



MRS. FINLEY J. SHEPARD,

Formerly Miss Helen Miller Gould. A recent picture of New York's "Lady Bountiful," taken as she was on her way to assist in the festivities attending the inauguration of Dr. Elmer E. Brown as chancellor of New York University. A great silver torch, emblem of learning, which was used in the ceremony of investing Dr. Brown, was a gift of Mrs. Shepard.



MRS. EDWARD H. HARRIMAN,

The widow of the great railroad king, is deemed one of the most able feminine financiers in the world. Her income is estimated at \$1.90 a minute. Her father was a prominent banker of Rochester, N. Y., and she inherits much of his executive ability in matters of finance and is also a wonderful manager of her estate of 50,000 acres.

who at once stepped into the control of 25,000 miles of railroad, with a dominating voice in the management of 50,000 miles more, and the addition of 54,000 miles of sea routes. The death of Mr. Harriman left also to Mrs. Harriman the handling of \$474,664,240 in stocks and bonds and \$150,000,000 in cash. It is said that it was largely due to Mrs. Harriman's keen foresight that, when the Union Pacific Railway went into the hands of receivers in 1893, Mr. Harriman with a few associates bought the system for \$41,000,000. Mrs. Harriman's judgment at the time of the famous struggle with J. P. Morgan and J. J. Hill for the control of the Northern Pacific Railroad was conceded to be Napoleonic and her grasp of intricate details that are Greek to the average woman helped her husband over many a difficult decision.

There was never a couple more devoted or more congenial in interests of both a family and financial character. Mrs. Harriman's gorgeous estate of 50,000 acres, Tower Hill, Arden, N. Y., is one of the show places of the country and is a monument to her wonderful executive ability, as it was designed by her in all its palatial beauty with very little guidance from architect or builder. Mrs. Harriman was Miss Mary Averell, daughter of W. J. Averell, a banker of Rochester, N. Y. She is almost sixty years of age.

Mrs. Russell Sage, who became the second wife of the great financier, Russell Sage, in 1869, was born at Syracuse, N. Y., Sept. 8, 1828. She was the daughter of Joseph and Margaret Slocum. In 1847 she graduated from the Troy, N. Y., Female Seminary with the honorary degree of Mistress of Letters. Mrs. Sage is not only a wonderful financier, managing and increasing the great fortune of \$80,000,000 left by her husband, who died in 1906, but is also a noted philanthropist. Her birthday benefactions have become famous, as she accentuates her increasing years by gifts on the occasion of every twelve month older to favorite associations and charities, that most appeal to her. Among those especially favored are the Emma Willard Association, of which she is president; the Rensselaer Polytechnic Institute, the Y. M. C. A. of New York, a seminary at Northfield, Mass., and a public school at Sag Harbor, L. I. Mrs. Sage also established a \$10,000,000 endowment known as the Sage Foundation for social betterment, the income going largely to improve the housing of the working classes. The New York home of Mrs. Sage



MRS. RUSSELL SAGE,

A woman who controls millions left by her famous husband, and whose plan of giving them away to celebrate her increasing birthdays is building up wonderful charities in the Sage name. Mrs. Sage is particularly interested in the welfare of working women, and many of her benefactions, such as "The Sage Foundation," are along this line.

on Fifth Avenue has been practically deserted by its mistress since the encroachment of trade, and she spends a great deal of her time at Sag Harbor, L. I., and Northfield, Mass., the two places where her pet philanthropies are located.

Mrs. Hetty Green, Mrs. Russell Sage and Mrs. E. H. Harriman are all women well up in years, Mrs. Sage having reached her 85th birthday with vigor unimpaired and financial judgment clean cut, believing in maintaining the policies that made her husband famous, though her liberality is of a much wider scope, and there is no record of her endorsing the pie and milk meals which made "Uncle Russell" at once the despair and delight of embryo financiers, eager to emulate his methods.

In all her distribution of immense funds, Mrs. Sage is willing to be guided by trustees whom she personally appoints, but no decision is made in any matter involving large sums in which she does not have the dominant voice. Without children, it is a matter of conjecture into whose control the immense Sage fortune will pass, if it is not entirely given away to charity. The late Russell Sage left only a few minor bequests to nephews and nieces, thus indicating his confidence in the financial management of Mrs. Sage.

Mrs. Finley J. Shepard (formerly Miss Helen Miller Gould), eldest daughter of the late Jay Gould, has shown her ability to finance her affairs, and by clear-sighted investments has more than trebled the fortune of five million dollars left her by her father. While her interests are most closely allied with the railroad in which she has large holdings her philanthropy vies with the business side of her nature, and she gives bountifully and largely as her fortune increases. Her well-known philanthropy is the cause of her receiving on an average of a thousand begging letters a day, an item of correspondence which does not bother Hetty Green. When the engagement of Miss Gould and Mr. Shepard was announced the number of letters of this kind rose to such proportions that a special secretary had to be engaged.

As figures in the financial world whose manipulation of millions show more than ordinary ability, it is interesting to know that Mrs. Green, Mrs. Sage, Mrs. Harriman and Mrs. Shepard agree that investments in sound industrials and real estate are the safest ways for women to augment their fortunes, whether they be large or small.

What It Costs to Run Our Government

Some Facts About the Cash Transactions Which Last Year Reached the Unprecedented Figure of Nearly Seven Billions

By CARMELA THOMPSON, Treasurer of the United States

EDITOR'S NOTE:—This is one of the most succinct balance sheets ever prepared by a Treasurer of the United States. Mr. Thompson has proved himself a man who is able to get at the gist of things. In his short time at the Treasury he has done much to do away with obsolete methods which prevailed in certain divisions. His plain statement of facts here shows his grasp on the most important subject which the nation has to deal with.

THE ordinary receipts of the Government for the fiscal year ending June 30, 1912, amounted to \$691,778,465.37; receipts of the Post Office Department, \$246,744,015.88, making a total revenue of \$938,522,481.25. Aside from postal receipts the principal items making up this huge sum were customs, \$311,321,672.22; internal revenue, ordinary receipts, \$293,028,895.93; corporation tax, \$28,583,303.73; sales of public lands, \$5,392,796.75; miscellaneous, \$45,092,313.79, and receipts of the District of Columbia, \$8,483,685.46.

The ordinary expenses for the same period amounted to \$654,553,963.47; Post Office Department disbursements \$248,525,450.08, or a total of \$903,079,413.55. Payments for pensions amounted to \$153,590,456.26. There was expended for the military establishment, including rivers and harbors, \$148,795,421.92; the naval establishment consumed \$135,591,955.72; expenditures on account of the Indian Service, \$20,134,839.80; the expense on account of the Treasury Department, to which is charged the cost of public buildings and post offices erected during the year as well as maintenance and repairs, amounted to \$65,942,023.34. The Department of Agriculture entailed an expenditure of \$19,471,567.42, and the Department of Commerce and Labor managed to get along on \$14,466,998.31. In the payment of interest on the public debt Uncle Sam's check book was drawn against to the extent of \$22,616,300.48. It is interesting to note that two-thirds of the Government's ordinary expenditures are on account of our military and naval establishments and pensioners.

The excess of all receipts over all disbursements for the past year was \$26,975,552.86, which amount is credited to the General Fund. The moneys in the General Fund of the Treasury may be termed free or unpledged and are available for any ordinary or extraordinary purposes. This fund at the close of the last fiscal year amounted to \$167,152,478.99 and consisted of gold, silver and miscellaneous moneys scattered throughout the Treasury at Washington, the sub-treasuries and national bank depositaries where the Government maintains active deposits. The total net balance expended out of this fund to June 30th last on account of the Panama Canal amounted to \$137,886,359.04, and when new issues of canal bonds, already authorized by Congress, are sold to directly meet these expenditures the General Fund of the Treasury will promptly be reimbursed for all moneys previously advanced.

The total monetary assets of the Government are placed by Congress in the hands of the Treasurer of the United States, whose responsibilities are therefore enormous. When the present incumbent assumed office he gave a receipt to his predecessor for all moneys and securities turned over to him. This receipt called for \$1,519,285,908.57½, which is said to be the largest financial transaction in the world's history.

The public moneys in any sub-treasury, mint, or other depository are subject to special examination and count whenever it is deemed advisable by the Secretary of the Treasury. Such examinations of the moneys in the sub-treasuries are frequently made by committees representing the Secretary of the Treasury. There are large accumulations of gold coin, gold bars, and standard silver dollars in some of the sub-treasuries and mints, and in making the examinations considerable expense is incurred.

During the past year the Redemption Division of the Treasurer's office received 114,131 packages containing mutilated currency. The value of notes and certificates in these packages amounted to \$801,840,501.30. In addition to the above there were 46,305 remittances of national bank notes presented for redemption containing \$649,954,710.

The interest-bearing debt of the Government on June 30, 1912, amounted to \$963,776,770, consisting of eight issues of bonds. United States consols of 1930 form the principal part of this debt, the amount outstanding being \$646,250,150. Postal Savings bonds to the amount of \$459,280 were also outstanding on the date mentioned. The debt bearing no interest amounted to \$380,061,735.16, and consisted principally of United States notes, of which \$346,681,016.00 were outstanding.

The rapid development of our country's material resources is reflected in the growth of our monetary wealth, as is evidenced by the statement that at the end of the fiscal year 1912 our stock of gold and silver and paper currency had reached \$3,648,870,650, of which amount \$3,284,513,093 was in circulation among the banks and the

subsidiary silver—halves, quarters and dimes—amounted to \$170,588,205.

National bank notes to the amount of \$745,134,992 were also outstanding on June 30, 1912. Under our financial system the privilege of supplying the paper currency is shared with the Government by the national banks.

National bank notes are not available for "reserves," and for this reason large amounts of such circulation are returned to the Treasury by the banks in order to replenish their reserves. The expense of transportation to the Treasury in such cases is borne by the banks of issue, while the return of the proceeds is at the expense of the owner of the notes. The owners of Government paper money sent to the Treasury for redemption have to pay the transportation charges both ways, and the payment of these charges under contract with the express company gives rise to a burden that does not bear equally upon the banks and other business interests in the different sections of the country; as for instance, the contract rates from Chicago, St. Louis and Boston to Washington are 20 cents per \$1,000, while the rate from Savannah, Charleston, Richmond and other cities to Washington is 60 cents per \$1,000.

Inquiries are often made relating to the production and the cost of the paper currency issued by the United States. Our paper currency is said to be superior to that of any other nation in the world. The quality of the material employed and the artistic work of the engraver give us a product that presents almost insurmountable obstacles to those who would profit by false imitations. The paper used is made by a secret process under Treasury supervision by special contract, renewed every year. The Bureau of Engraving and Printing, a branch of the Treasury Department, designs, engravings and prints the notes and certificates complete. This currency is delivered to the Treasurer in packages of 4,000 notes, the product of 1,000 sheets of paper. With the allowance of every item of expense attending the making, the issue and the redemption of this paper currency it appears that the average cost of each note is 1.526 cents.

The average lifetime of the different denominations of United States paper currency differs considerably; that of the \$1 silver certificate, for instance, being but a trifle over one year; the \$5 silver certificate, 1.9 years; the \$10 gold certificate, 1.68 years; \$20 gold certificate, 3.18 years, etc. The number of pieces of United States paper currency in circulation is gradually increasing and numbered 327,329,159 on June 30, 1912. There were 273,426,336 pieces of United States currency redeemed during the same period, which exceeded by 6,218,415 the number of pieces issued the preceding year. The increasing growth in redemptions is due primarily to the growth in business activities, the publicity given to uncleanness and alleged insanitation of soiled notes, and the consequent demand for cleaner money; the growing practice of payment of wages in factories, shops, etc., weekly and bi-weekly, as compared with monthly; and growing popularity of paper money in sections where silver was formerly in the greatest demand, etc.

The volume of cash transactions in the money divisions in the office of the Treasurer of the United States for the last fiscal year reached the unprecedented record of \$6,601,731,502.41. This vast sum is exclusive of checks, drafts, warrants, etc., and the transactions were carried on without the loss of a cent to the Government. The multifarious details involved in and indicated by this tremendous aggregation of wealth evidence a spirit of zeal, industry and fidelity on the part of the employees which is considered worthy of note in connection with the performance of their responsible duties.



CARMEL A. THOMPSON,
Treasurer of the United States.

people, or an average of \$34.34 to every man, woman and child. Practically 50 per cent. of our stock of money is in gold, the amount being \$1,818,188,417. Of this amount, \$1,207,464,264.22 was in the Treasury and constitutes the largest accumulation of gold under one government in the world's history. The total stock of gold in the United States is about three times as large as that of Great Britain; it is as large as that of Great Britain and France, or Great Britain and Germany, or Great Britain and Russia combined.

The country's stock of silver dollars at the end of the last fiscal year amounted to \$565,349,020, of which \$495,009,446 were in the Treasury and mints and offset by a corresponding amount of silver certificates outstanding and the balance actually in circulation. The stock of

A New Plan to Keep the Money at Home

Why Boards of Trade Should Help Along Local Enterprises

By GEORGE H. POWELL

DURING the past year or two a new order of things has arisen in many leading industrial centers of the country that promises to save millions of dollars to local investors while doing heroic work in the upbuilding of industrial enterprise.

From time immemorial every community of size has boasted of a commercial club called a Board of Trade, which was supposed to exist for the express purpose of inducing manufacturing enterprises and worthy industries to start, or, if already started, to move from some other equally advantageous place and locate in its midst. In concrete reality, the traditional Board of Trade has been a sort of mutual admiration club that met at certain intervals, dined and wined itself, and listened to a good deal of stuff and twaddle as to the great work it had performed, and the wonderful things it intended performing in the future for the upbuilding of the city or place.

Imagine for a moment the ridiculousness of the situation, when a manufacturer in South Bend, for example, where there is every facility in transportation, taxes, etc., is inveigled on the location plea into moving his plant to Binghamton or Buffalo, while another manufacturer is

coaxed from Buffalo to South Bend. No answer is needed to the query, "Which place is getting the benefit?"

It is true, of course, that many manufacturers are at times badly located, and that a change is desirable. The fire-arms concern in Oshkosh, for example, will do better in the Connecticut Valley, or in Fitchburg, or in some center already famed for this particular product, and where the labor problem is simple because of an ample supply of skilled workers necessary to economical production.

But the work of any Board of Trade in influencing such removal is negligible. Any live real estate dealer could do as well, if not better, and would take far more interest in following up, since he secures a profit where the Board of Trade doesn't. That many old-line Boards of Trade were too often manipulated by enterprising agents is but added proof of inefficiency, because it means one-man influence for selfish purposes.

What was formerly the result when a capable young business man appeared before a Board of Trade asking assistance in establishing his new business, which had proven merit and profit? Was he able to interest that Board and get its help in influencing capital? Was he even honored with an investigation? Not once in a thousand times, for the moth-eaten, stereotyped formula of the past, as now at times, has been in substance, "We can't undertake to pass on the merits of your business, and can't be expected to help you interest capital." It was

supremely more comfortable to the old-time board secretary, at least, to be rid of the extra correspondence and meetings that a proper consideration of such propositions would entail. He would get his salary anyway, and right down in his heart he was a pessimist, because of his very environment.

And another hidden factor that drove away enterprises was the inexplicable animosity of Board of Trade members to rivalry. They were for the most part willing to see new business come to town, providing it wasn't in their line. As if the world could halt for standpatters! But trade jealousy had permeated the very bone and sinew of the old-time Board of Trade, and that is why it is passing, or has passed, in public esteem. No commercial organization can be of substantial public service unless it is managed on the same progressive lines as an important industry employing men of breadth and brains as managers and directors, instead of relying on mere clerk efficiency.

The greatest work the true Board of Trade can perform is in using every effort to encourage new enterprises by first having a competent committee investigate the proposition and those back of it, and if satisfactory, then endorse it so capitalists can be negotiated with, or the new securities sold to the public by virtue of Board of Trade endorsement. The modern voting trustee plan which safeguards everybody is applicable to any and every

(Continued on page 179)



GEO. H. POWELL.

NO
Two
ally,
Joseph
sponsibl

Chicago Society Women in Fancy Dress



MRS. W. H. SCRIVEN.



MISS ETHEL PETERS.



MRS. IRA NELSON MORRIS.



MRS. JOHN FISK.



MRS. J. WINTERBOTHAM.



MRS. J. L. COLEMAN.



MRS. J. N. THORNE AND MRS. H. M. JOHNSTON.



MRS. F. WOODLAND.

No social function of recent years has approached the pageant of the Arabian Nights Ball given in Chicago. Two of the city's most prominent hospitals benefited liberally, and two of the best known leaders of society, Mrs. Joseph C. Coleman and Mrs. Kellogg Fairbank, are responsible for the gigantic success of the affair. These

ladies are chairmen, respectively, of the woman's board of Passavant Hospital, and of the woman's board of the Lying-in Hospital, the two charities for which the rich pageant was arranged. Every one prominent in Chicago society was present, and the costumes were accurate and artistic, allowing a display of jewels estimated in value

at close to a million dollars. As an echo of the affair it is stated that the American dancers in Turkish boudoir slippers were not as agile or graceful as in the usual French heeled footwear, and the men were glad to dispense with the heavy turbans of the Orient which did not respond pleasantly to the warmth of the evening.

ED A. GOEWY
("The Old Fan.")

The Old Fan Says:

"When it comes to self-advertising, the baseball star can give the prima donna cards and spades."

By ED A. GOEWY

Illustrated by "ZIM"

SAY, George," began the Old Fan with a laugh as he passed a good cigar to the clerk of the tobacco emporium and lighted one for himself, "has it ever occurred to you that when it comes to persistent and successful little self advertisers, the average baseball star has any husky prima donna or fluff of a chorus girl completely backed off the boards and shrieking for assistance? No? Well it's a fact just the same. There may have been a time in the dim and distant past when the successful artists of the green diamond bore a passing resemblance to the modest and shrinking violet, but if there was such a period, it must have preceded my time. Certainly the baseball players itching to see their names in print has grown, until now it is a startling epidemic, and one for which the doctors say there is no cure. During the past few months, day after day and week in and week out, we have had the troubles, howls, kicks and adventures of various baseballists dished up to us with every edition of the daily papers until we wish, most sincerely, that the 1913 season were at hand. Then they'd have to go to work and do something worth while to gain further recognition from the knights of the typewriting machines. We've had Chance and Bresnahan with our rolls and coffee until our appetites were spoiled; Tinker and Evers with our lunch, and Kling, Crawford, Cobb, Marquard and any number of others along with dinner and the last extra final editions until we felt like lynching the poor Hungarian fiddlers who were doing their best to make us Fletcherize to ragtime. Advertising is a great thing, but occasionally it can be over-done, even in the case of ball players who make a burlesque of the stage during the winter months for a 'piece of easy money.'

"Do you believe it helps the playing or increases the usefulness of any baseball performer to stop all over him daily in the public prints from New York to Frisco? I don't, and if I wanted to prove my contention I could give you the names of dozens of players who were spoiled by too much notoriety at the time they were at their best and very soon thereafter were pushed into the minors or hiked back to their ranches, farms and pool parlors. Show me just one player that made 'easy money' on the stage when he was 'good' that was ever able to return behind the footlights and make even a living after his days of baseball usefulness were over if you can? I thought you couldn't, for there never was even one such rare specimen. One or two have played in vaudeville occasionally, but the applause they received was for past rather than for timely ability.

"Then there is another side to this question of personal boosting. Sometimes the players overdo this stunt, and make those for whom they labor during the baseball season good and sore. Take 'Rube' Marquard for instance. With the assistance of a female partner he went on the stage, and in consequence of some of his doings gained a fine assortment of newspaper talk for himself that also advertised more or less unsatisfactorily the baseball club of which he is a member. Then came the wild news that he had demanded \$10,000 for his services next season and that, if he did not receive it, he would not pitch ball for the Giants. This gave the fans, particularly those in the metropolis, the one big laugh of the winter and they sat tight and waited for Manager Johnny McGraw's warm comeback. It was not long in arriving and, as per expectations, it simply sizzled tobasco and paprica. Mr. McGraw not only opined that Mr. Marquard would not get ten thousand plunks next season, but that he would pitch for the Giants as per schedule. And then he wound up with the real fireworks by declaring that in the final game of the world's series with the Red Sox the 'Rube' got cold feet and was afraid to pitch the game, leaving the task to game old boy Mathewson. This declaration from McGraw stamped the elongated twirler as a 'quitter' in the minds of thousands of fans, and the 'Rube' has been conspicuous by his extreme quietness ever since. His explanation to Mac, it is said, was that he did not expect to get the \$10,000, but was only talking for advertising purposes. Well, all I can say is, I feel sorry for Marquard. The fans have long memories and let him get in bad next season, not only at the Polo Grounds, but particularly on the road, and then hear how they'll remind him of that Boston matter.



Keep your eyes on this lusty youngster next season.



The Fan's Carol.

Recently Connie Mack came out with a good strong boost for the players of a few years ago, and not only claimed that they displayed as much inside ball and trickery as the present generation, but also that in many respects they were the superiors of the diamond stars of to-day in pushing runs across the pan. Maybe Connie is right and maybe he isn't, but he's done enough as a baseball general extraordinary to make us pause and listen respectfully when he draws from his store of knowledge and begins to spin yarns. Among other things he said, 'Much better batting was done by the great players of twenty years ago than by the modern stars, but a great deal of it was in consequence of the fact that the catcher used to stand way back from the plate until two strikes had been called unless there were men on the bases. With the catchers close up, that kind of a bunt would be "sure death" to the batter. All the catcher has to do with that sort of a ball is to step forward, pick it up and throw it to first, and Mr.

dropping the ball just a couple of feet inside the diamond. That sort of a bunt, of course, could not be properly fielded by either the pitcher or the third baseman, while the back-stop had no chance at all. Nowadays, with the catchers close up, that kind of a bunt would be "sure death" to the batter. All the catcher has to do with that sort of a ball is to step forward, pick it up and throw it to first, and Mr.



Ever notice how the managers worry about the "holdouts?"

Runner is out "by a mile." Thus one way of getting base hits and maddening the opposing fielders is gone forever. It was one of the greatest cinches the game ever countenanced. I've seen Anson lay down one of those six-inch bunts and then have the nerve to light out for first, so you can imagine what a picnic it was for the man who could really bunt and run. Then there were the bunting bats they had for one season of soft wood and flattened at the business end. At first they were sure sacrifice producers. Then some genius discovered that you could double-cross the closely drawn infielders by hitting hard and sending the ball over their heads, and there was general confusion until the flat bat was ruled out.

"Many of the best of the old plays have been forgotten, but they were real winners nevertheless. If there was a man on third in the old days and the batter drew a base on balls, I'd send him on to second without pausing—made him gather speed on the way to first, turn without hesitating and gallop straight for the middle sack. If the runner on third was fast and had a head, there was certainly some excitement. That trick was a regular winner and helped score many a run. If it had been a failure I would not have tried it as often as I did!"

"But to return from Mack and his heroes of the past, let us look over a point raised recently by Sam Crawford, one of the American league's real stars and generally regarded as one of the best straightaway hitters the game has produced. According to rumor, President Nevin, of the Tigers, some time ago informed Crawford that he could not meet his figures for the coming season. Immediately Samuel came out with the announcement that he 'was going into

EUGENE ZIMMERMAN,
The noted cartoonist ("Zim.")

business,' the big stick argument to which most of the holdout fraternity usually resort first. When Crawford was tendered his contract, the figures were the same as those for which he played last year. At the same time he was informed he might be requested to play first base next season. This caused Crawford to balk immediately and he insisted that he should not be expected to play the infield on an outfielder's salary. By this action he raised the nice point in question. Until his defi it had not been generally supposed that there was an infield and an outfield scale of payment. In fact, the highest paid man in the American league, excepting the managers, is an outfielder. Probably Sam's plaint is in the nature of self-preservation. When playing in the outer garden he is not likely to be injured, but in the infield he would be liable to be hurt at any time. Crawford is no longer a youngster and he probably intends to take the best possible care of himself, or be well paid for taking chances of injuries that might shorten his big league career. But whether Sam does or does not get his salary increased he has raised a point that will certainly interest all infielders and may cause more of them to ask for increased amounts in their pay envelopes. And if danger is to be taken into consideration in fixing future salaries, what will the constantly banged and maltreated catchers expect?"

"Say," broke in the clerk, "did you read that Murphy said recently that the Cubs of next season would be stronger by ten per cent. than they were in 1912?"

"Yep," replied the Old Fan, "and I also read about the Cubs' new ball park that has been coming since Heck was a pup and about the sea-serpent that swam along the shore of Coney Island and threw snow-balls at the natives with his tail."

George was somewhat taken aback, but he soon found courage to ask another question, "What's \$25,000 Chance going to do in his new position?"

"Well," replied the Old Fan, "Now that Chance is actually in control of the playing destinies of the Highlanders, I notice that the New York fans are patting themselves on their backs and declaring that the metropolis will be the home of two championship teams next season. But they are counting their baseball chickens too long before the championship incubators have been properly heated, and they are more than likely to be disappointed by the time the chill winds of next October chase merrily across the diamonds. It is one of the failings of our Gotham friends—this habit of claiming everything, even before it is in sight—but, as you may have observed, there's many a slip between the front door and the trolley car on a snowy morning.

"Considering that Manager McGraw candidly admits that he expects his pathway in 1913 to more nearly resemble the rocky road to Dublin than a rose strewn pathway and that he anticipates some real, severe jolts when he matches his aggregation of club swingers against the husky representatives of Pittsburgh, Cincinnati, Philadelphia and Chicago; New York will be extremely fortunate to land one strip of prize bunting. I believe that the Giants should be considered favorites in the coming race, but the Pirates should give them a mighty close run for first money and the other three clubs I have mentioned may be considered as troublesome. In fact one of them may turn out to be the year's big, 'dark horse' surprise. You know bad luck won't cling to the Quakers forever. Tinker is not going to sleep with all those nifty Reds to back him up and the Cubs are never licked until the end of the season's records are read to them three times. Even then they are likely to call for a baseball post-mortem and a coroner's affidavit before they'll believe that they've been thrashed.

"Now, admitting that the McGrawites are going to have their hands full to come under the wire winners, let us turn to the Highlanders, for years one of the American league's sorest disappointments. Taking it for granted that Chance will probably do more for this club than any of his predecessors, is it reasonable to even suppose that he will take that shot-to-pieces outfit and make a pennant winner of it against such clubs as the Red Sox and Athletics the first season he is in charge? Well hardly."



What is happening right now to several former kings of the diamond.

Successful Plays of the Season



THE GREAT TRAIN WRECK IN "THE WHIP."

Theatrical illusion reached its climax in the scene of the collision, and the saving of the race winner, "The Whip," in the English melodrama which has been crowding the Manhattan Opera House since the play was given its first presentation early in the season.

WHITE PHOTO
PROMINENT FIGURES IN "WITHIN THE LAW."

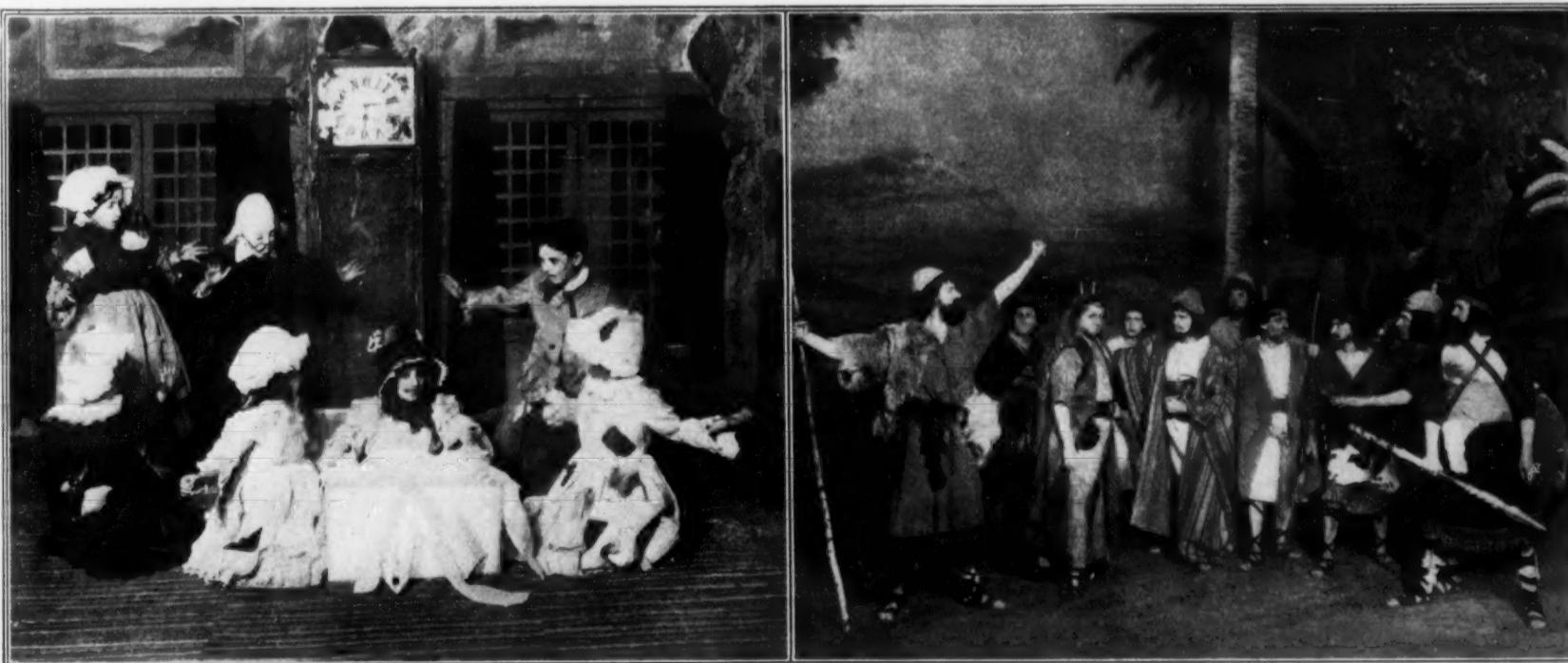
At the Eltinge Theater, this strong dramatic presentation afforded Florence Nash, Wm. B. Mack, and Jane Cowl an opportunity to give theater goers one of the most clean-cut and satisfactory entertainments of the theatrical season.

WHITE PHOTO
WM. COLLIER IN "NEVER SAY DIE."

In this comedy produced at the Forty-eighth Street Theater Mr. Collier is seen as its principal actor and he is also collaborator in the whimsical plot which admirers of Mr. Collier find quite in line with his previous well remembered successes.

WHITE PHOTO
"RUTHERFORD AND SON."

In this drama of real life, at the Little Theater, New York has been given an enjoyable play, peculiarly well acted by such pleasing actors as J. V. Bryant, Thyra Norman, and Edyth Olive, who are shown here in one of the strong scenes of the play.

WHITE PHOTO
THE LADY PATRICIA COMES TO RACKETTY PACKETTY HOUSE.

A charming scene in the children's play, "Racketty Packety House," at the Children's Theater, Master Gabriel as "Peter Piper" and Baby Esmond as "Lady Patricia Vere de Vere," with the astonished dwellers in Racketty Packety House have furnished a play as enjoyable for grown-ups as for children. The performance of these able little actors is as finished as that of more seasoned members of the profession. Every child in the audience grows excited when the baby doll pops out of the ribbon-tied box.

WHITE PHOTO
REUBEN'S DEFENSE OF JOSEPH.

A particularly dramatic scene in the Biblical play "Joseph and His Brethren," by Louis N. Parker. In magnitude of conception and artistic presentation, this play is one of the season's great successes. It is presented at the Century Theater. It is said that "The Daughter of Heaven," which preceded this play, did not come up to managerial expectation, and "Joseph and His Brethren" was produced as an expedient, the manuscript of the play having lain in Mr. Parker's trunk for a long period. The great vogue of this play was an unexpected success.

Could Bandits Rob the Treasury of Millions

A Timely Comment on the Startling Statement Credited to Former United States Treasurer McClung That Theft of Such Magnitude Would Be Possible

By ROBERT D. HEINL, Washington Correspondent of "Leslie's Weekly"

EDITOR'S NOTE:—It is not the purpose in printing this article to reflect on Carmi A. Thompson, the worthy new Treasurer. If the conditions exist which our correspondent points out, this trusted official is not to be blamed, and we know that by the time this issue has reached the general public the evil will have been remedied. It will simply be strengthening the weakest link in a very strong chain. We assigned Mr. Heinl to investigate the possibilities of the quoted statement of former Treasurer McClung and this is his report. He is not a sensational nor a muckraking writer, and his work for this publication has always proved accurate and trustworthy.

ONE overworked watchman and a single steel-bar door, which is opened to scores of expressmen and other workmen from the outside world at all hours of the day, are all that separate packages containing millions of dollars' worth of banknotes at the United States Treasury in Washington from passersby on the street a few yards away. When I discovered this amazing fact the possibilities of what might happen, in case a trio of expert train robbers took it into their heads to help themselves to Treasury funds so carelessly guarded, made the cold chills run up and down my spine. It was the most startling condition of affairs which I had ever seen in all of my newspaper career.

The discovery came at the end of a long afternoon of investigation. Only a few days before I had made a thorough trip through the great vaults on a different assignment. Even though I was escorted at that time by a well-known Treasury official, we were frequently stopped by guards and barred doors. It was exactly like inspecting a prison. The thing which impressed me most was the manner in which everything was protected from theft. According to a newspaper report, former Treasurer McClung had said that it was a physical possibility to steal \$100,000,000 from the United States Treasury. Whether Mr. McClung ever made such a statement I do not know, but the thought of such a thing as the quoted declaration suggested amusement.

First, I visited the office of the captain of the watch, the man to whom the guarding of the great currency and bond vaults is intrusted. He assured me that if every one of his men were shot down by a band of desperadoes, the minute the latter touched one of the huge steel vaults with a tool of any description or attempted to dynamite it an electric alarm would be sounded which would call reinforcements from the Central Police station of Washington. A telephone alarm would bring United States marines from the Navy Yard and cavalry and artillery from Fort Myer. He said that it would be utterly impossible, allowing that the invaders could break into the strongholds, for them to remove the bulky silver and gold coin in any great quantity before help came.

On the other hand I was told, by a man who did not agree with what the captain of the watch had told me, that the great gong rang falsely so many times that little or no attention was paid to it. One night not long ago, my informant went on, only one policeman responded from the station house. A man in the Treasury laughed when he appeared and said, "Say, what do you cops do when the alarm sounds?" "We say 'there goes that infernal Treasury gong, again. Who has got to beat it over there this time?'"

The captain of the watch told me that there were fifteen armed men on guard in the Treasury during the day and twenty-five at night. He said that each of the fifteen vaults, supposed to be the strongest and the best protected in the world, is visited every quarter of an hour all night long by a watchman. This official pointed to a small arsenal in his office and revealed the presence of a brace of six shooters which would not need a letter of introduction to get themselves into the most exclusive circles. He told me that there were 108,000,000 dollars in the silver vault, but that each \$1,000 weighed sixty pounds and that to carry them all would take a train of cars extending from Washington to Baltimore.

To that my other friend retorted that there was a sewer up from the Potomac River under Fifteenth Street which runs alongside the Treasury. He asked what would prevent a company of coal miners from going up through the tunnel, burrowing their way under the silver vault through the soft earth, and exploding a charge of dynamite sufficient to blow a hole through the bottom of the stronghold. That sounded wild and woolly, but my friend said that it could be done. He agreed with the captain of the greatest difficulty for the men to remove enough quantity of silver before daybreak overcame them.

face, and he would have been a dead man if he had not opened the door promptly. The watchman could have been marched ahead, and as one of the robbers turned about the corner in the hall he could have held up the eight clerks in that room at the point of a revolver. Another robber could have said a word to the aged watchman who sits at the other end of the short hall, while a third robber could have gone ahead into the shipping teller's room.

He would have seen five men at work sorting huge packages of banknotes containing thousands upon thousands of dollars. There would have been little else for them to do had he demanded that they hold up their hands and surrender the bills to him. For instance this robber could have helped himself to the Christmas money—the pay for 1,000 officers and men—of the battleship *Utah*, which was among that lying about. A package of bills, of larger denominations, which contains as high as \$400,000, might weigh less than thirteen pounds. In this particular room it would be ready for shipment and resemble so far as the exterior appearance was concerned a box of children's blocks.

The first robber by this time could have backed his watchmen and other men he had "covered" into the shipping teller's room. The men could then have grabbed as much as they could carry and been off down the hall, retracing their steps, out through the open door up the incline and into a waiting automobile and in twenty minutes be in Virginia or Maryland. This could all have happened in broad daylight within a stone's throw, just across the street, from the White House, and almost as quickly as it has taken you to read this article.

The very day I was in the shipping teller's room \$3,000,000 in actual currency had passed through it. This year \$842,000,000 in bills will be handled here. It adjoins the room where are loaded all the big express company wagons which transport money to and from the trains to be shipped to wherever money goes. If Mr. McClung made the statement attributed to him, I have no doubt that this is the spot he referred to if he said that it would be physically possible to remove millions of dollars.

I do not agree that such a large amount could be taken if it were an "outside" job, but if it were an "inside" piece of work, where there was a large conspiracy of Treasury employees, it would be hard to say what might happen. But, as an old police reporter, I would not hesitate to reiterate my statement that if three first-class hold-up men such as Central Office men in Mulberry Street in New York are familiar with, or three bank burglars such as operated below the dead line in Inspector Byrnes's time, or even three handy express car robbers from the Southwest, could have turned the trick that rainy afternoon when I visited the Treasury, I think they could have gotten away with the swag.

However, I would not advise them to try it to-day because before the ink is dry on this article I think there will be a few extra watchmen on duty at the back door of the Treasury, and I also venture to predict that the identity of the men who ride down on the express wagons will be a little more closely watched. Treasurer Thompson is still pretty new on the job, but it does not take him long to make changes after he once gets a good start.



THE TREASURY BUILDING AT WASHINGTON.

However, that is all digressing from the main part of the story. I do not believe it would be physically possible for any body of men, except perhaps during war or riot times, to invade the Treasury vaults, but unless things are changed mightily, there would be little to keep the invaders out if they were bold enough to attempt to force their way in at the rear entrance.

The day I visited the Treasury, Carmi A. Thompson, the new Treasurer, signed a receipt for \$1,519,285,908.57, which represents the total moneys and securities in the Treasury and means that he is personally responsible for that amount. I would not have given much to be in his shoes that same afternoon, say at three o'clock, or a couple of hours earlier if you like, if three or four nervy gun-men had stumbled upon the same conditions which I did. I believe Mr. Thompson might have been short in his accounts a million dollars or so.

Here is what could easily have happened. These men could have ridden from Executive Place down the inclined roadway in one of the barbed-wire wagons such as express companies use. They might have adorned themselves with caps such as expressmen wear. They could have presented themselves at the door leading from the Treasury basement to the outside world. The watchman, who necessarily must swing the steel-barred door open to hundreds of persons going in and out every day, would have answered their knock. They could have shoved a revolver into his

The Best Publicity Mediums

Why Financial Houses Should Advertise in Monthlies and Weeklies

By WM. T. MULLALLY

HAD you lived in the days of Alexander Hamilton you would have purchased your goods at the local dealers'. Prices in the next town may have been more or less according to circumstances.

There was no uniformity of price, or quality, or of supply, or of demand—because there was no gage. But after the Industrial Revolution, which was about the time of the invention of Watt's steam engine and other labor saving devices, factories sprang up, well equipped with labor-saving devices and there was an immediate and un-

paralleled growth of industry—a tremendous reduction in primary costs and an immense increase in the production of manufactured articles. But why manufacture a hundred thousand hats in a village that could not afford to buy more than three thousand?

Out of this condition of concentrated production, grew the big and brand-new problem of distribution. How was a manufacturer in Connecticut going to tell the people of Ohio that his was the best hat? For two generations the problem of distribution was a haphazard affair. For the

reader of a periodical is in a receptive mood. He is demanding to be interested. He has paid for the periodical and is going to read it for enjoyment, news and the many reasons that make him choose it.

Readers of certain monthlies and weeklies have been educated to look for financial news and financial offerings in the financial advertising columns. So interested have the readers become, that no less than 10,000 inquiries for advice concerning financial offerings are made each year to the publications, which have departments devoted especially to the answering of these inquiries. These facts prove conclusively that the readers of these national periodicals are interested in and are looking for financial offerings and that these monthlies and weeklies are powerful mediums to be used in introducing the financial house and its offerings to the investor.

Advertising draws a straight line—the shortest distance between two points—between the enormous investing public representing the demand (who read monthly and weekly periodicals and are looking for opportunities) and the numerous banking houses competing in the advertising columns representing the supply.

In a good advertisement the financial house has a salesman whose appearance is attractive, whose arguments are persuasive, who is working for the house and the house only, at all hours, who sees thousands of customers every month, interviews new ones, impresses them with the

(Continued on page 182.)



WM. T. MULLALLY.

People Talked About



PREPARING TO MAKE CHANGES IN THE TARIFF.

Ways and Means Committee of the House at Washington which has held many sessions to investigate the tariff. Representatives of various large concerns have appeared before the Committee and testified as to trade conditions, showing why they want the duties kept at present rates. From the data collected at this hearing the new tariff bills will be prepared. Left to right: Representatives A. J. Peters, Mass.; Cordell Hull, Tenn.; W. S. Hammond, Minn.; Lincoln Dixon, Ind.; Ollie James, Ky.; F. B. Harrison, N. Y.; H. T. Rainey, Ill.; O. W. Underwood, (chairman) Ala.; D. W. Shackleford, Mo.; Sereno Payne, N. Y.; E. J. Hill, Conn.; J. C. Needham, Calif.; Nicholas Longworth, Ohio; T. T. Ansberry, Ohio.

HARRIS & EWING



ELLIOTT

MISS M. L. RIDDLE,
of Austin, Texas, said to be the
only woman banker's agent in
the United States. She is editor
of the Texas "Bankers' Record,"
has written a digest of the Texas banking laws, and
is considered an authority on
banking.

RACHEL FOSTER AVERY,
of Philadelphia, former presi-
dent of the Pennsylvania Suf-
frage Association, and a grand-
mother, who is studying scientific
farming at the University of
Wisconsin. Her daughter
is a sophomore at the same
institution.



THE "MAN OF THE HOUR" IN TURKEY.
Enver Bey, the Young Turk leader who, sus-
tained by popular sentiment, recently forced
the Turkish Ministry to resign because the
latter had consented to give up Adrianople as
a condition of peace with the victorious Balkan
States. During a popular demonstration pre-
ceding the fall of the Cabinet at Constanti-
nople, Nazim Pasha, commander of the Turkish
army, was shot and killed. It was supposed
at first that Enver Bey fired the fatal shot,
aiming at Nazim's aide-de-camp who had
shot at Enver. Enver has been made Chief of
Staff of the Turkish Army.



MACREA FORD COMPANY

MISS CLARA C. MUNSON,
who was lately elected mayor
of Warrenton, Ore., on the Cit-
izens' ticket. She is the first
woman who ever held such an
office in her state. Miss Mun-
son is one of the best known
Rebecca Lodge women in Ore-
gon.

ISABEL GORDON CURTIS,
author of the "Woman from
Wolverton" and "The Lapse
of Enoch Wentworth," two
popular novels. She is one of
the best known women writers
on Washington political life.
Her books show a keen insight
into politics.

Leading Officials of the Treasury Department at Washington

(PHOTO HARRIS & EWING)



FRANKLIN MACVEAGH
Secretary of the United
States Treasury.

SHERMAN ALLEN,
Ass't Secretary of the U. S.
Treasury.

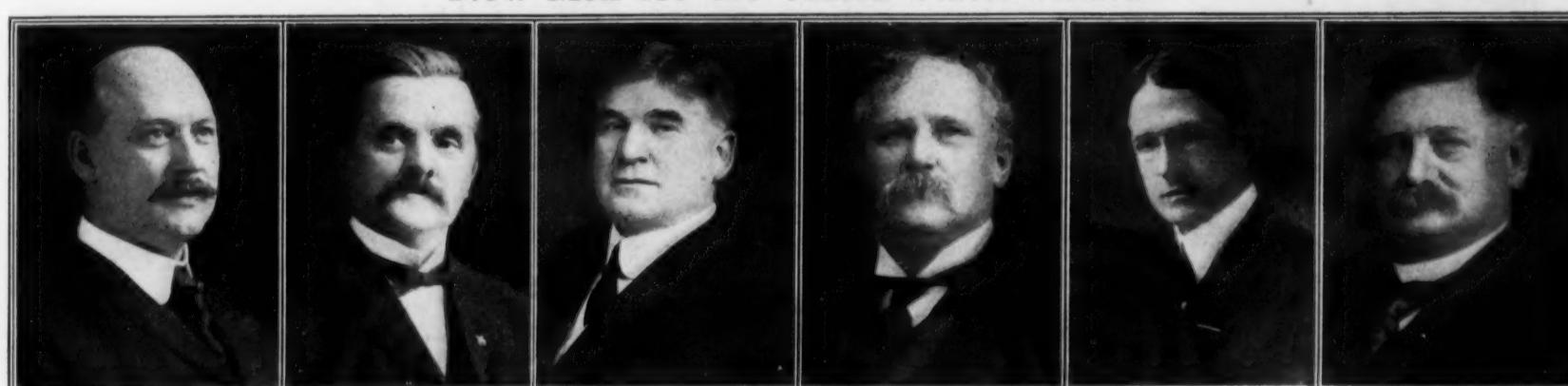
ROBERT O. BAILEY,
Ass't Secretary of the U. S.
Treasury.

ROBERT J. TRACEWELL,
Comptroller of the U. S.
Treasury.

GEORGE E. ROBERTS,
Director of the Mint for
many years.

ROYALL E. CABELL,
Commissioner of Internal
Revenue.

New Men for the United States Senate



COPIRIGHT HARRIS & EWING

JOHN W. WEEKS,
Republican Congressman
of Boston, who was recently
elected as junior United
States Senator from Massa-
chusetts. Mr. Weeks' pro-
motion came as a tribute to
his ability and fidelity as a
public man.

COPIRIGHT HARRIS & EWING

GEORGE W. NORRIS,
The Congressman who was
elected to succeed Norris
Brown as Senator from Ne-
braska. The Democrats have
a majority in the Legisla-
ture, but Mr. Norris, a Re-
publican, was the choice of
the State primary.

MARSHAU

JAMES H. BRADY,
of Pocatello, Idaho, former
Governor of that State, who
was elected to fill out the
term of the late United
States Senator Reyburn.
Mr. Brady is a Republican
and is one of Idaho's fore-
most citizens.

COPIRIGHT HARRIS & EWING

EDWIN C. BURLEIGH,
Former Republican Con-
gressman from Maine, and
also former State Treasurer
and Governor, who was re-
cently elected to the Upper
House of Congress. Col.
Roosevelt cast his influence
against Mr. Burleigh.

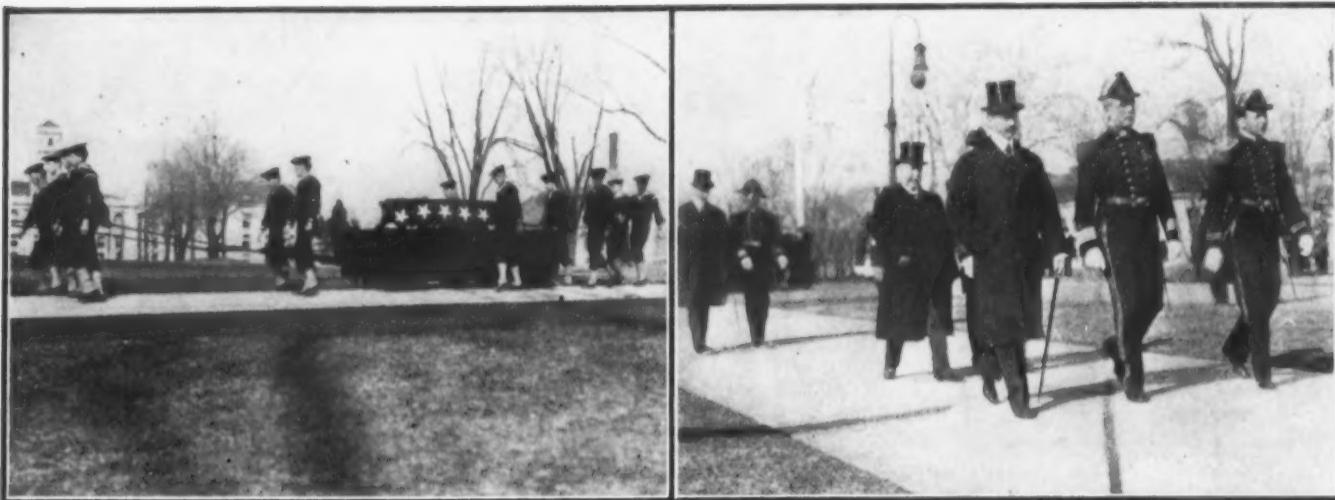
COPIRIGHT HARRIS & EWING

JOHN N. HEISKELL,
Democrat, and editor of the
"Gazette" at Little Rock,
Ark., who was appointed by
Governor Donaghey to suc-
ceed the late Senator Jeff
Davis. The appointment
was for a short term ending
Jan. 30.

COPIRIGHT HARRIS & EWING

JOHN F. SHAFROTH,
Democrat and former Gov-
ernor of Colorado, who was
elected to the United States
Senate, with Democratic
Ex-Governor, Charles S.
Thomas. Fifteen Repub-
lican legislators voted for
these Democrats.

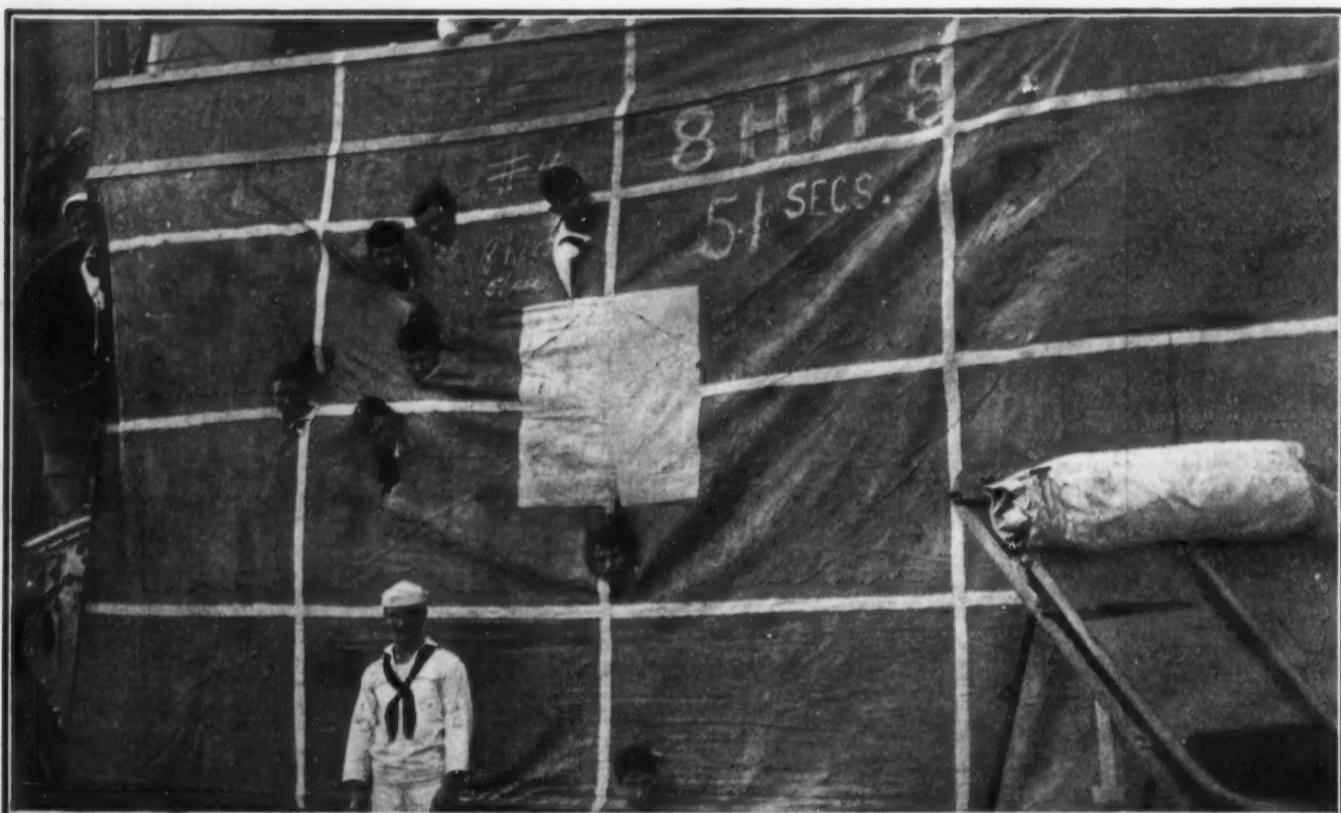
Pictorial Digest of



ENTOMBING THE "FATHER OF THE AMERICAN NAVY."

These photographs, taken by Mrs. C. R. Miller, "Leslie's" special representative (the only ones taken at the ceremonies marking the removal of the body of John Paul Jones to its last resting-place under the United States Naval Academy's chapel at Annapolis), close the record of the great sea-fighter. The body rested in French soil for 113 years and was finally identified by General Horace Porter and removed to this country with honor in 1905. An appropriation of \$75,000 was made by Congress with which to provide the crypt in which the casket now rests. The final entombment was marked by imposing ceremonies, with the entire battalion of naval cadets in attendance. The body (as shown in the first picture) was drawn by bluejackets. The guests of honor were notable. The second picture shows Ambassador Jusserand of France; Mr. Herbert, Secretary of the Navy; Captain Gibbons, superintendent of the Naval Academy, and his aide.

MRS. C. R. MILLER



EIGHT SHOTS AND EIGHT HITS IN 51 SECONDS.

This target shows the record of the American battleship "Rhode Island," which has recently been engaged in target-practice off the Virginia Coast. The men who handled the gun are looking out from the holes that their shells made. The record of each of the other eleven guns was almost as good. The battleship was moving at the rate of ten knots an hour, and the target at five knots. Range-finding, degrees of elevation of the gun, weight of projectiles, and other factors are all worked out mathematically.

CROZ



A NOTED CIVIL WAR HERO IN TROUBLE.

General Daniel E. Sickles, who was in command of the Union forces at the Peach Orchard, Gettysburg. In his old age, and as the result of careless business methods, he found himself unable to account for a shortage of about \$23,000 belonging to the Monument Commission Fund, of New York. He was finally arrested, after repeated warnings, but was released on bail. He is one of the few surviving generals of note.

A SOUTHERN WOMAN'S GENEROUS ACT.

Mrs. James Longstreet, widow of General Longstreet, who commanded the Confederate force which drove Sickles's Division from its position at Gettysburg in 1863. She sent a telegram to the effect that the men who followed her husband would raise the money necessary to secure General Sickles's release. She has recently helped to erect a statue of Abraham Lincoln in her home town of Gainesville, Ga.



A SENSATION IN THE SPORTING WORLD.

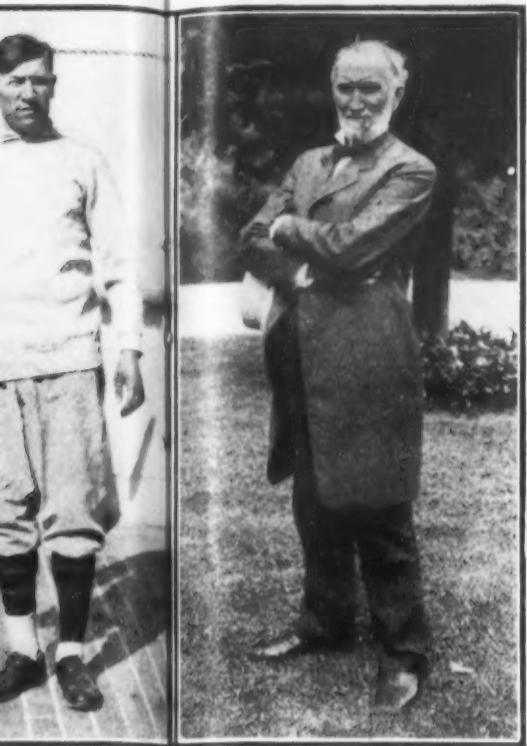
James Thorpe, the American Indian who was crowned at the last Olympian contest as the best all-round athlete, but who has been stripped of his laurels. The whole athletic world has been rocked on its foundations by the confession that he was a professional (having played baseball for money) and, therefore, not entitled to his high honors. The Viking ship given him by the Czar of Russia must be turned over to H. Weislander, of Sweden, as the winner of the decathlon, while the bronze bust of the King of Sweden (the prize in the pentathlon contest) will go to F. R. Bie of Norway. Thorpe loses because it has been discovered that he played baseball in a small league in North Carolina in 1909 and 1910, and his defense is that he did only what other "amateurs" were doing and had no intent to do wrong. All of Thorpe's records must be wiped from the slate—and a magnificent set of records it is. Martin Sheridan again heads the list of all-round athletes, and new winners will be acclaimed in every contest where Thorpe was a successful competitor. The officials of the athletic organization have tendered a public apology to the athletic bodies of the world, and deeply feel the stain on the American name. They at the same time express the utmost sympathy for Thorpe. The de-throned champion made his confession like a man, feeling the pathos of being stripped of his records as well as his laurels, and keenly sensitive to the unintentional disgrace that he brought upon American athletes. The public will continue to regard Thorpe as "the best athlete in the world."



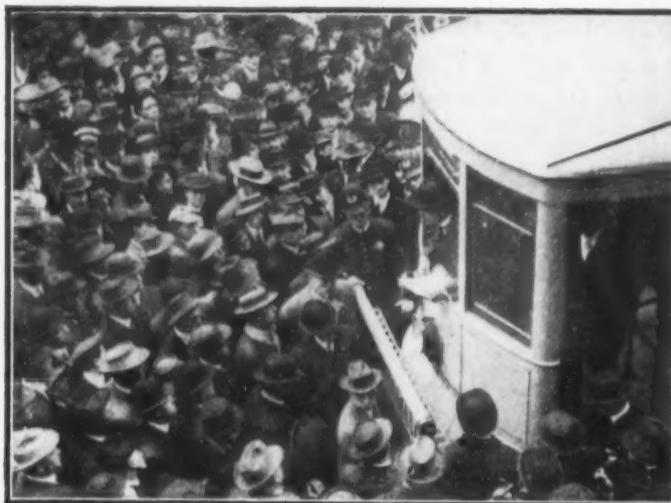
THE LOFTIEST BUILDINGS IN THE

New York City has 152 buildings that are over fifteen stories high and more than a thousand feet in height. The tallest buildings are the Woolworth Building, the Singer Tower, the Municipal Building, the Liberty Tower, and the Bank of America Building. The engineering difficulties involved in building such tall structures are significant, particularly the question of elevators, and it takes time to empty a very tall building.

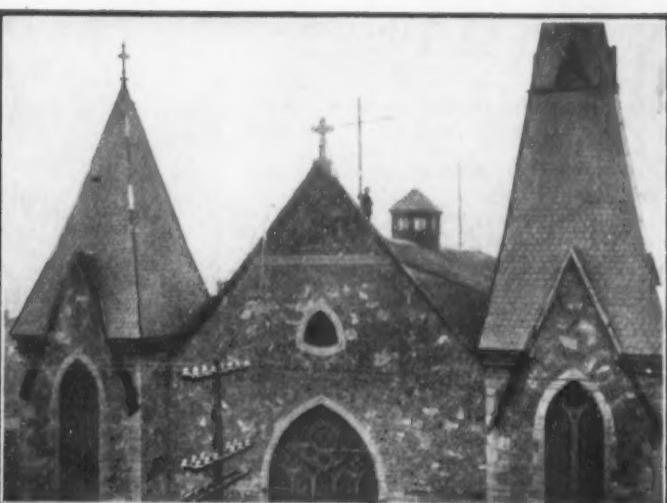
C of the World's News

BROWN BROS.
IN THE SPORTING WORLD.

The American Indian at the last Olympic all-round athlete, stripped of his sole athletic world has foundations by the was a professional baseball for money not entitled to his high ranking ship given him of Russia must be H. Weislander, winner of the decathlon bust of the King size in the pentathlon to F. R. Bie of Norway, because it has been discovered he played baseball in a North Carolina and his defense is that other "amateur" had no intent to do Thorpe's records must be slate—and a magnificence it is. Martin Sheridan's list of all-round new winners will be a contest where Thorpe is the only competitor. The athletic organization public apology to the world, and deeply the American name, the time express the ultimate for Thorpe. The decision made his confessing the pathos of his records as well as keenly sensitive to the disgrace that he American athletes. The due to regard Thorpe in the world.

STILLMANN
SAN FRANCISCO'S STREET RAILWAY FIGHT.

The man in the car addressing the crowd is Mayor James Rolph, who acted as motorman on the first car of a street railway that was secured after a long fight. The line runs from the centre of the city to Golden Gate Park, a distance of about five miles, but may soon be extended. Fully 50,000 people witnessed the starting of the first car and hundreds fought for the privilege of riding on the initial trip. The road carried 20,000 passengers on the first day, though only nine cars are as yet in operation.

P-J PRESS BUREAU
A CHURCH STEEPLE AS A WIRELESS STATION.

Rev. Horace E. Holtzinger, of the Fifth Street Methodist Episcopal Church, Philadelphia, was formerly in charge of the telegraph department of a daily newspaper. As a pastor he has equipped his church with a wireless outfit and begun classes of instruction for boys who wish to learn wireless telegraphy. A large number of stations have already sprung up in the homes of boys throughout the city. It is a new use for church steeples and a new way of inducing boys to attend service.



BROWN BROS.
THE NEW AND SUDDEN WOMAN SUFFRAGE OUTBREAK IN ENGLAND.
The tactics of the politician have wrecked the hopes of the woman's suffrage movement in England. The Government had under discussion in the House of Commons an adult voters' bill, when a private member introduced an amendment to eliminate the word "male." The Speaker ruled that this amendment would make the bill a new measure. In other words, there was no hope at present of securing the much desired "Votes for Women." The leaders of the suffragettes now propose to go even to the King of England.



BROWN BROS.
THE LOFTIEST BUILDINGS IN THE WORLD.
More than a thousand that reach to ten stories. The photograph shows the construction of New York. The five tallest buildings in this picture (from left to right) are as follows: The new building, the Liberty Tower, and the Bankers' Trust Building. The height of skyscrapers is not limited by the number of elevators. Only buildings which are of advertising value can afford to be considered profitable merely for rental purposes. Too much area is occupied by windows, and it takes too long to empty a very tall building.

BROWN BROS.
CURIOUS CAUSE OF AN OIL FIRE.

This well, near Bartlesville, Oklahoma, had been shot, but not enclosed, when a thunder-storm came. There was no evidence that the well had been "struck by lightning" until the stream of oil was seen on fire. The explanation given is that a spark of electricity from a lightning flash passed through the air and ignited the gas rising from the oil. The well is now in regular operation.



BROWN BROS.
THE NAVY'S TRIBUTE TO A NOBLE WOMAN.
Costly loving cup, the wedding present of the sailors and marines of the Atlantic fleet to Mrs. Finley J. Shepard (formerly Miss Helen Miller Gould). During the Spanish War she gave \$100,000 to the Government for relief measures, and \$50,000 for supplies at Camp Wikoff, Montauk Point. In 1900 she gave \$50,000 to the Naval Branch of the Y. M. C. A. of Brooklyn, and has ministered to enlisted men on sea and land.

The First Bank Robbed by the James Gang

How the Famous Kentucky Outlaws Started on Their Spectacular Career

By CHARLES HENRY PRATHER

THE old saying that a preacher's sons are the worst in the neighborhood was illustrated with a vengeance in the case of Rev. Mr. James, the father of the famous Frank and Jesse James. The first depredation committed by them—at least by their gang—was against Nimrod Long, financier, philanthropist, Southern gentleman, and their father's benefactor.

On April 21, 1868, Jack Shepherd, Cole and Jim Younger, Clell Miller, G.W. Smith, Tom Coleman, John Dawson, and Oliver Shepherd, rode into Russellville, Ky., on their splendid Kentucky horses, and—at high noon—robbed the Southern Bank of Kentucky. It was a bold and daredevil thing to do when the sun was at full meridian and shining from a clear, spring sky. The Southern Bank of Kentucky was the mother bank of the State, with a capital stock of \$2,000,000, with branch houses at Hickman, Owensboro, Bowling Green, and Louisville; and issued its own currency. Nimrod Long was its President, and worth in round figures \$600,000.

The Rev. Mr. James, the father of Frank and Jesse, was a native of Logan County, Kentucky, and educated for the Baptist ministry by Nimrod Long—a lifelong member of the Baptist Church and benefactor of all her educational and philanthropic enterprises. The two sons, Frank and Jesse, were born in Logan County, and had a rendezvous during their pell-mell days on Red River not far from their place of nativity. Neither one of them took an active part in the robbery of the Bank at Russellville, but planned it for the gang. At the time of the robbery Jesse was at his uncle's, George T. Hite, suffering from a wound in his side received during the war, and was nursed and tenderly cared for by his brother Frank.

The original plan was to rob the bank at Adairville, but Jesse became despondent over his condition and attempted to commit suicide by taking morphine. Dr. Simmons, who was President of the bank at Adairville, was called in to see him—not knowing at the time whom he was calling on, and after working with him for hours, told Frank that unless he could get the patient excited he would die. Frank quietly took Jesse's pistols from the holsters and unloaded them—replaced them in the holsters, and whispered in his ear. Like a flash the sick man sprang to his feet, jerked the pistols from the holsters—waved them about his head, and shouted: "Let them come, I'm ready!" Then he sank back on the bed. This was repeated several times before the patient responded to the treatment and recovered. After the kindness and heroic treatment of Dr. Simmons the boys did not have the heart to raid his bank, and turned their attention to the Southern Bank of Kentucky.

When the gang rode into Russellville on the morning of April the twenty-first they were well and splendidly mounted on as fine horse flesh as Kentucky ever produced. Cole Younger was dressed in high boots, black trousers, a blue velvet roundabout and wore his hat pinned up on the side with a silver star. He was mounted on a dapple-gray that pranced and chafed beneath his weight, while Jim



THE SOUTHERN BANK OF KENTUCKY.

At Russellville, Ky. The X is the front door at which Jack Shepherd and Cole Younger entered. The XX is the side door at which Jim Younger entered, and from which Mr. Long ran after he was shot. The house is now used as a boarding house.

Younger was mounted on a chestnut bay, clean of limb, fleet and swift on the roughest road. The bank was located on the corner of Main and College streets near the center of the town, and the eight men rode to town divided into pairs and came upon the bank from the four directions. The citizens were at their noon meal and the streets were almost deserted. Mr. Long was sitting in the back room of the bank talking to a neighbor, Harvey Simmons, and the cashier was at the desk when Cole Younger and Jack Shepherd entered.

Jim Younger entered the side door of the bank to cover any one who might undertake to run out and give the alarm. Cole Younger asked the cashier to change a hundred dollar bill and as the latter turned to do so he was covered with two forty-four guns. The demand to throw up his hands called Mr. Long's attention to what was taking place in front, and he sprang to his feet and slammed the door of the vault shut. As he did so Jim Younger covered him with a forty-four, but the intrepid President was game and made at his assailant. Younger felled him with the butt of his gun, and as he was rising to his feet fired into the banker's face. The ball struck center in the forehead and glanced up and split the scalp. Mr. Long dashed out at the side door and ran down the street—with blood spurting from his head, crying "Murder! murder! murderer!"

The five men who stood guard in the street opened fire on him with their forty-four guns, but failed to effect another wound. It was believed ever after that Mr. Long bore "a charmed life," for it was a known fact that none of the gang ever missed their man when they shot. The five men in the streets kept up a constant firing up and down the streets so that no one ventured out to defend

the bank, except a Methodist preacher by the name of Malone, who passed from behind one tree to the next—Indian fashion—and fired all the loads from his pistol at the men in the street. Oliver Shepherd remarked afterwards that "If all the people had shot like that preacher we would have left town sooner than we did."

Meanwhile Jack Shepherd and Cole Younger were looting the cash drawer of the bank, but not until they had shot and badly wounded the cashier, Duke Morton. The door of the vault having locked when it was slammed shut they were left to glean what they could from the day's cash, which was \$9,872.49 in exact figures. But not having time to carefully fold the bills and place them in their inside pockets, several of a large denomination were dropped in the street and found by citizens, who returned them to Mr. Long. The gang mounted and dashed away on their spirited horses to the rendezvous on Red River where they divided the booty.

Jack Shepherd was the only one of the gang arrested and tried for the crime. A few weeks later he was sitting in a store at Chaplin, Kentucky, leaning back in a cane-bottom chair quietly smoking a cigar, when a big-bodied man walked up to the counter and called for a cigar. His companion walked through the store to the back door and turned quietly and came back. The two men met at where Shepherd was sitting, and in less time than it takes to tell it they had him on the floor and handcuffed. It was Yankey Blye and his companion. They carried him to a buggy and dashed out for Louisville, and, after a desperate, but vain pursuit by Shepherd's wife, landed him in jail there.

On May 7, 1868, the grand jury of Logan County returned "An indictment against G. W. Shepherd, G. W. Smith, Tom Coleman, John Dawson, and Oliver Shepherd for robbery." And on the same day the court ordered that "G. W. Shepherd" be changed to "J. W. Shepherd, and that the case be tried and called in that name." Oliver Shepherd was a brother of Jack's, but none of the other indicted parties were ever arrested.

On May 7, 1869, Jack Shepherd was brought into the Circuit court room of Logan County to be tried for robbery. His beautiful and vivacious wife sat at his side, and greatly influenced the jury in his favor. The jury on May 8th found Shepherd guilty and fixed his punishment at three years' imprisonment. Shepherd was taken immediately to the penitentiary to serve out his term. A coldness sprang up between him and his beautiful wife, and she secured a divorce from him after a year, and married a man by the name of McMickin, who was very wealthy. When Shepherd was released from prison he returned to his old home near Chaplin to learn of his wife's marriage to McMickin. His coming created a sensation, and Mr. McMickin sent him word that if he would leave and never return he would give him \$3,000. The proffer was accepted, and from that day no one has seen Jack Shepherd in Kentucky.

How to Make the Farm Pay (No. 4)

Arousing the Interest of the Boys in Agricultural Work

By COLONEL CHARLES A. CARLISLE, of South Bend, Ind.

EDITOR'S NOTE:—This is the fourth of Colonel Carlisle's articles on "Making the Farm Pay." Colonel Carlisle is a great believer in efficiency and in getting the most out of every motion. He has made a conspicuous success of business and is now interested in farming. Our readers will get the benefit of his training and experience. We are sorry that we can not print all his answers to inquiries, but to do so would take up half of the paper, so we will content ourselves with a few. You are invited to ask him questions and work with him toward better managed farms.

We are going to make the watchword for this new year, "The Boy." "What can we do for the boy?" that's the question of the hour. After a while he is going to run things himself. His future will reflect his training. There is a great inspiration in this thought, a hope that our daily effort will give that boy the right grip on the affairs of life.

The efficiency engineer of the not far away future is going to be the boy of today and I predict he will be a master in the art. The scientifically trained expert of the future may be your boy. The future is open to him, his chances are just as good as those of any other boy. You do not have to live in a city to give your boy the great opportunity of his life. You can hide in the remote seclusion of the rural districts and still provide the boy with the facilities for securing his chance out in the open world of competition.

A few months ago a letter came to me from a father down in a neighboring state and from it I quote:

I have a boy twenty years old who is very anxious to be a farmer with a rather strong inclination toward the dairying end of it. He went to the _____ College of Agriculture, but was dropped because he failed to pass a chemical examination. He is a boy of average intelligence, received his education from a private day school and a preparatory school. While he has not the "study habit" strongly developed, he is willing enough and does not lack application. He is robust and not afraid of work.

It seemed to me strange that a state striving to get its coming citizens next to the soil, should have so high a standard that the average boy cannot pass its examinations. Of course, one can understand that a professional man, a physician, for example, should pass his examinations even brilliantly, but a boy to be taught the tillage of the soil should be given the opportunity to learn the practical part of the profession of farming without the severe requirements of higher chemistry.

You certainly know many successful farmers who cannot pick up a handful of earth and analyze it. It would therefore appear to me that if the agricultural college is going to do the most effective work it should produce the greatest number of practical farm workers and

provide a post-graduate course for those who have the time and ability to pursue higher studies along the ultra-refinements of the profession.

This letter opens the door to an interesting problem to which is invited the attention of the agricultural colleges of the various states, the agricultural press and all people who are interested. Does the state agricultural college serve its purpose efficiently in this case?

There are many things we can do that will help the boy and the girl. We can get them interested this winter in testing out corn seed, and no farmer should ever think of planting his corn until the seed is tested. If we can get the boy interested in testing out the corn seed, perhaps we can get him interested next spring in making the seed bed, and planting his tested seed corn, cultivating and caring for it, and then harvesting the same.

Many localities are organizing the "Boy's Corn Growing Club," and the county superintendent of schools is the local man who ought to take hold of this problem. Make it part of the school curriculum, but put it upon the premium list. In St. Joseph County, Indiana, we have a class of about seventy boys. The first prize in each township is \$5 in cash, second prize \$3, third prize \$2.

The following suggestions are offered:

Give each entry the privilege of exhibiting not less than five or more than ten ears.

All ears should be similar in size, shape, color and in kernel. Each ear should not have less than sixteen rows nor more than twenty-two rows of kernels, and the ears should be from eight to nine inches long. The rows should not be broken, but straight from butt to tip.

The tip should not be too tapering and should be well covered with straight rows of regular kernels.

Each ear should be well matured, firm and solid.

The kernels should be well formed, uniform in size and shape and six to the inch in the row.

Every community can raise the premium money if an organized effort is made. Manufacturers, merchants,

farmers and others will gladly contribute. I have never seen such a plan fail to arouse deep interest, and it serves a valuable purpose. The people in town get interested in the country and what the boys are doing, and the people in town in community interest. You would be surprised to see how deeply interested the town boys get in this proposition, and many of them will be highly benefited by it.

If we can help develop an interest in the country in scientific management; secure an agricultural expert for every county; get the boy interested in country life and hold him there;—if we can help farmers to grow 100 bushels of corn to every acre—and that ought to be our average standard—we shall feel that our work and effort has been of some service. A great many states have already incorporated the fundamentals of the science of agriculture in the school curriculum of the states; others will follow, and the day will come when every county, if not every township, will have its demonstration plot connected with its schools. The post graduate course will find its way to the State Agricultural Colleges.

While we are talking about the boys out in the country we are not unmindful of the boys in town. In fact what is good for one is good for the other. Every boy will develop a wholesome interest in plant life and soil production if you will only give him the opportunity. It won't make any difference to that boy in his after life if called upon to be President of the City Bank or President of the United States—he will always remember his school day experiences, and as old age creeps upon him, you will again find him in preference turning to the recreation and joy of plant life and soil production.

Shal

By JOHN



JOHN KI

men seen
convulsio
remedy a
various cl
which has
of which

Thousa
the humb
of their op
and capit
places of
represent
equal of v
Yet beca
cess whil
by agitat
spirit of c
unsuccess
antagonis
successful.
stalking u
sorts of e
discredite
the wrecks
tion are st

These m
idea tha
formed in
there will
panacea fo
have peop
poor will
matter o
doctrines t
and drag a

They see
discontent
tions whic
prosperity
responsible
erect barr
enhance th
many. A
it must b
reason of s
by quicker
alertness i
bound to
while, to e
industry to
nomic con
the injury
True it i
very uneq
wealth sho
under our
evolutio
and to-mor
of the sam
But, son

STATIST
of the
periods sh
business tr
people are
drafts; less
actions inv

When, fo
trust takes
the natura
the proceed
ets of the r
usual place
companies.

hold on to t
investment
crisis deve
such times
would be ac
actual curr
currency in
the demand
by the circ
drafts. It
a stringenc
industry an
chandise an
are stopped
—curren

Panic is
industry an
chandise an
are stopped
—curren

Shall We Commit National Suicide?

By JOHN KIRBY, Jr., President of the National Association of Manufacturers



POLITICAL and social chaos seems to have gotten hold of the masses who, whether by reason of their own inactivities or otherwise, have not participated, as they think they should, in the success that has come to others through the general prosperity with which this country has been favored. Many men seem to be troubled with economic convulsions, for which they are hunting a remedy and an avenue of escape through various changes in the form of government which has made possible the great successes of which they complain.

Thousands upon thousands of men, from the humblest walks of life, by making use of their opportunities and combining brains and capital with their labor, have risen to places of wealth and influence, until we represent a nation of self-made men the equal of which the world has never known. Yet because some men have achieved success while others have not, we are menaced by agitators who thrive by injecting the spirit of discontent into the minds of the unsuccessful many and creating a feeling of antagonism against those who have been successful. Agitators and office seekers are stalking up and down the land crying for all sorts of experimental vagaries, long since discredited by enlightened nations, and with the wrecks of which the highways of civilization are strewn.

These men seem to be obsessed with the idea that if our government can be transformed into a moving-picture performance there will, in some manner, be found a panacea for the ills of society. They would have people believe that to make rich men poor will make poor men rich, whereas, as a matter of fact, the tendency of the doctrines they preach is to impede progress and drag all men down to a lower level.

They seek to impregnate the minds of the discontented with the idea that the institutions which have made possible the great prosperity this nation has enjoyed are responsible for their discontent and that to erect barriers against the successful few will enhance the welfare of the less successful many. A doctrine as idle as it is false, for it must be plain to thinking men that by reason of superior ability and ambition, and by quicker perception of opportunity and alertness in utilizing the same, some are bound to be more successful than others; while, to embarrass opportunity to develop industry tends to work injury to our economic condition, and it necessarily follows the injury will affect the welfare of all. True it is, as many complain, wealth is very unequally divided, but suppose all wealth should be equally distributed to-day, under our economic system the process of evolution would immediately take motion, and to-morrow would witness the beginning of the same inequalities.

But, some people say, let's change the

How to Prevent Panics

By The Hon. A. BARTON HEPBURN

STATISTICS furnished by the banks of the country at widely separated periods show that over 90 per cent. of the business transactions consummated by the people are effected by means of checks and drafts; less than 10 per cent. of these transactions involve the use of actual currency.

When, for any cause, uncertainty or distrust takes possession of the public mind, the natural tendency is to hoard currency; the proceeds of payrolls remain in the pockets of the recipients, instead of finding their usual places in savings banks and trust companies. People of larger means may hold on to their money, hoping for desirable investments at bargain prices, in case a crisis develops. There is a tendency at such times to refuse checks which ordinarily would be accepted, and insist on payment in actual currency. Thus while the volume of currency in use is diminished by hoarding, the demands upon it are greatly increased by the circumscribed use of checks and drafts. It is therefore very easy to see how a stringency in money grows and may grow until it eventuates in panic.

Panic is business paralysis; the wheels of industry and the movement of crops, merchandise and commerce in its various forms are stopped because the life-blood of trade—currency—is coagulated for the above

system and establish one that is utopian, in which the fruits of all effort will be shared alike by all, and under which it will not be possible for some people to be rich and others poor. If such a condition were possible it would indeed be ideal, provided it would not interfere with the development of wealth; but under such a visionary scheme of social and economic organization, how long would it be until development would practically cease and retrogression set in.

Great as is the difference between the man low down and the one high up, the process of development that made the difference possible has operated and will always operate to create a higher plane of living for all, for man cannot prosper alone. Were it not for the incentive of reward for ambition and the exercise of ability, both would become extinct and the condition of the human family would indeed be pitiful. Yet because of the erroneous notion that success and pillage go hand in hand, popular clamor blindly demands that the thrifty and enterprising tendencies of successful men be circumscribed with legislative restrictions that can serve no other purpose than to discourage thrift and development.

We have reached a condition in this country where apathy and indifference as to where we are going amounts to national suicide. The trend of the times is toward socialism if not actual anarchy; when many men of influence and standing appear to have lost their heads and are drifting with the tide in the idiotic belief that by sympathizing with and encouraging hazardous doctrines and dangerous elements they can head off their ultimate evil results. Let us be careful then about falling in line with those who are thoughtlessly, or otherwise, clamoring for changes in our organic law that would tend to set us adrift on a perilous sea, without chart or compass or steering gear to direct our course.

It is becoming more evident each day that a crisis is approaching and that our representative form of government is in danger, that poisonous weeds have sprung up in political parties that promise the destruction of its basic principles. The Constitution represents the settled permanent will of the people and is not to be overborne by the whim of the hour, or the opinion of the minority.

With a menacing force abroad in the land, holding up and intimidating business men and browbeating working men who do not agree with them, it must be apparent that in this age of organization neither the merchant nor the manufacturer can stand alone; that it takes organization to cope with organization and that it is only through organization that their right to do business in a lawful manner, without being subjected to the domination of oppressive associations, can be preserved and their manhood saved from constant humiliation, that it is only through organization, the enactment of much of the uneconomic and drastic proposed legislation, inimical not only to business men but to the people as a whole, and which is at all times in evidence, can be averted.

But, some people say, let's change the

No-Rim-Cut Tires 10% Oversize



A Bulldog Grip

And a Double-Thick, Long-Lived Tread

You ask why Goodyear tires so far outsell all others. Here's one very cogent reason.

Note this double-thick tread—an extra tread, made of very tough rubber, vulcanized onto the regular.

That's how we make Winter Tires.
The blocks are deep-cut, sharp-cut and enduring. Their grip is irresistible.

And they meet at the base, so the strains are distributed just as with smooth-tread tires. That means long-lived tires.

Other Savings

Then, No-Rim-Cut tires make rim-cutting impossible.

With old-type tires, 23 in every hundred, on the average, suffer rim-cut ruin.

And these patent tires—No-Rim-Cut tires—are 10 per cent. over the rated size. With the average car, that adds 25 per cent. to the tire mileage.

Not Little

These are not little advantages. For hundreds of thousands of motor car owners they are cutting tire bills in two.

Users know it because, in these days, tire mileage is being measured. And those users are telling others.

As a result, No-Rim-Cut tires have long outsold all others.

And our last year's sales were larger than for the previous 12 years put together.

Then Note This

Nearly half of all the new cars will this year go out with Goodyear equipment.

Nearly half of all the Show cars this year were shown with Goodyear tires.

Think of that—almost as many Goodyears as all other tires together. And these car makers best know what the various tires are doing.

Please Try Them

Next time you buy tires, buy No-Rim-Cut tires. Then watch the mileage figures.

Do it because the test of time has given these tires first place.

Find out for yourself if these tires do cut tire bills. Or are countless men mistaken?

Write for the Goodyear Tire Book—14th-year edition. It tells all known ways to economize on tires.



THE GOODYEAR TIRE & RUBBER COMPANY, AKRON, OHIO

We Make All Kinds of Rubber Tires, Tire Accessories and Repair Outfits

Branches and Agencies in 103 Principal Cities

More Service Stations Than Any Other Tire

Main Canadian Office, Toronto, Ont.—Canadian Factory, Bowmanville, Ont.

(977)

THE DICTAPHONE
(Registered)

Saves you the cost of the stamp
on every letter you mail.

How many letters go out of your office in a month? Multiply that number by 2—and if we cannot show you a saving of that sum in cents, we shall not expect to do business with you.

Demonstration by appointment in your own office on your own work. Reach for your telephone and call up "The Dictaphone." If you don't find that address in your telephone directory, write to our nearest Distributing Branch.

"YOUR DAY'S WORK"—
a book we should like to send you.

Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Hartford, Indianapolis, Kansas City, Los Angeles, Louisville, Memphis, Minneapolis, Montreal, New Haven, New Orleans, New York, Omaha, Philadelphia, Pittsburgh, Portland, Me., Portland, Ore., Providence, Rochester, San Francisco, Scranton, Seattle, Spokane, Springfield, St. Louis, St. Paul, Terre Haute, Toledo, Washington, Wilmington, Vancouver, Victoria. Canadian Headquarters, McKinnon Building, Toronto.

THE DICTAPHONE

(Registered)

(Columbia Graphophone Company, Sole Distributors)

Executive Office, 147 Tribune Bldg., New York "Dictaphone Dollars"—a free book for prospective dealers

All the Material to Build You a Beautiful Home ONE TO FIVE YEARS TIME TO PAY



If you have a lot that is now idle, or if you can raise the money to buy a lot, you should by all means fill out the coupon below and get into immediate communication with us. We will lay before you a proposition so plain and simple that it cannot fail but interest you. By all means write us today, asking for a copy of our Plan Book and the conditions of our liberal terms.

Do You Want a Home of Your Own?

With our plan you can have it right away, at about one-half what it would cost you in the usual way. We offer you the use of our guaranteed, high quality material for a term of from 1 to 5 years, making it possible for you to move into a brand new home of your own at a very small investment.

\$400 up—buys all the material to build homes of every description

Send us \$2 and we will forward you a copy of the design of your future home, which we will make up for you in this advertisement. The set of blue print plans that we will send you will be architecturally correct, and we will also include for the \$2 specifications, and a list describing the material we propose to furnish, giving the size, style, finish, etc. Should you purchase a home from us the \$2 paid will be refunded.

High Quality Homes

Here is the greatest Home Building Offer ever published. It is the opportunity you have been waiting for to own a quality home of your own at an exceedingly moderate price. Write to the Harris Home Co. and trust us. We have a nation-wide organization supplying building material of the very finest, most dependable quality. We have sold over 5,000 homes on this plan and they have given universal satisfaction.

Our Responsibility

The fact that this company has enough confidence in the quality of its material to permit you to take your own time to pay for it, should stand as a lasting proof to you of our faith in the material we supply. We offer you an opportunity to secure a home on long, liberal terms, at a price equally as low as though you made a cash investment, proving unquestioned responsibility.

Make the Trip to Chicago

We invite your presence at our splendid sales display headquarters in Chicago. We

Harris Home Co.
3500 Loomis St., Dept. 59, Chicago

Gentlemen—I am interested in owning a home of my own. Send me Design Book and Building Home Offer.

NAME.....

Address..... R. F. D.

County..... State.....

We Also Furnish Money-Saving Quotations On Plumbing and Heating Plants.

Magnificent Plan Book FREE

The handsomest Book of Homes ever designed is absolutely sent to you free, without any obligation on your part. It shows the homes in actual colors, also complete floor plans. It has cost a very large sum of money to prepare this handsome book. You can secure it by merely filling in the coupon in this advertisement. Mailed free to any point in the United States, and to others; the price is 50 cents.

HARRIS HOME CO., 3500 Loomis St., Dept. 59, Chicago, Ill.

In answering advertisements please mention "Leslie's Weekly."

The Simplest Form of Investment

By GARDINER S. DRESSER



WHY don't more corporations issue \$100 bonds?

The answer is often the familiar "We've never done it before." The type of argument which is reduced to its absurdity is—"We've got along without the telephone before, and we can get along without it now." But there is occasionally a real objection raised—the additional cost. The reply is perhaps sufficient that the typewriter costs money, the addressograph costs money, the telephone costs money—but they are worth it.

Henry Cabot Lodge in his biography of Alexander Hamilton says, regarding the first secretary's report on the public credit: "Hamilton's scheme went further, seeking to create a strong, and so far as was possible and judicious, a permanent class all over the country, without regard to existing political affiliations, but bound to the government as a government, by the strongest of all ties, immediate and personal pecuniary interest."

The problem of Hamilton a hundred and twenty-three years ago in relation to the government has become, in a measure, the problem of the corporation of the public. They can best do this through "the strongest of all his immediate ties and personal pecuniary interest." It goes without saying that an employee, a passenger, a shipper, or a voter who buys securities will not indulge in corporation-baiting. Aside from odd lots of stock, \$100 bonds are the best means of widening personal interest in a corporation's welfare.

The second advantage to the corporations from issuing \$100 bonds is of even greater practical value. The complaint most often heard in the last few years has been that the corporations cannot sell bonds at prices satisfactory to them. As the price of anything is determined by the law of supply and demand, and as, from necessities connected with the proper upkeep and development of the properties, the supply of securities must continue to increase, it becomes necessary, if prices obtained in the sale of securities are to be maintained or advanced, that the demand be increased.

The demand can be increased. Not to any great extent from the old field—it has been nearly worked out. The corporations must open up the new field. The field is there—practically untried. There are anywhere up to 1,000 men who have \$100 apiece available for investment to every one with \$1,000. There are millions of potential \$100 investors. The broader the investment field the greater the demand; the greater the demand the higher the price obtainable on the securities offered. Aside from odd lots of stock \$100 bonds are the best means of broadening the investment field, increasing the demand and securing satisfactory prices.

Those who show only passive acquiescence, who admit that the \$100 bond will be the unit of investment in some dim future that is not worth bothering about now, are likely to be surprised by the developments of the next few years. The movement has begun. In the last year, the Chicago, Milwaukee & St. Paul, the Virginian Railway and the International Agricultural Corporation, among the better known corporations, have issued \$100 bonds.

The list of \$100 bonds now available to the investor includes issues of some 20 railroads, and some of the largest industrial companies, beside national and municipal bonds and bonds of the public utility companies. Among the railroads are Burlington, St. Paul, Rock Island, Colorado & Southern, M. K. & T., New Haven, Southern Pacific, Virginian Railway, and Western Pacific. Among the industrials are the Central Leather, General Electric, International Agricultural Corporation, International Steam Pump, Liggett & Myers, P. Lorillard, and New York Air Brake. Certificates representing the American Telephone & Telegraph Collateral Trust 4's of 1929 are among the most popular public utility issues.

As a Wall Street periodical puts it: "The \$100 bond, though a 'baby,' is able to walk now and talk to investors." The \$100 bond talks well. It buttonholes you who have \$100 now and expect to have additional sums of \$100 at certain intervals in the future. It asks you why you don't invest at once

instead of waiting until you have \$1,000 saved.

You can buy a bond every time you get \$100 and begin to draw interest at once. If you deposit your money in a savings bank pending investment, you will not begin to draw interest until the next quarterly interest date—January, April, July and October—and then at a lower rate than you will receive on the bond. A \$100 bond earns you interest every day you own it.

It buttonholes you who have, say, \$600 which you wish to invest immediately. That \$600 of yours will not buy a \$1,000 bond—but it will buy 6 \$100 bonds. It buttonholes you who have \$1,000. You may intend to invest it in one of the bonds legal for savings banks, receiving all instead of a part of the income. You are not however, securing the same safety as the savings bank enjoys. The savings bank diversifies its holdings, taking bonds of a number of different issues, so that a possible loss on one issue will not wreck the entire investment, so that the possible loss on one may be counterbalanced by the gain on another. The \$1,000 bond you buy may not be the wisest choice. But you may buy to \$100 bonds and diversify the \$1,000 investment. Through \$100 bonds, you may protect yourself as all large investors protect themselves.

The \$100 bond talks to an immense audience. Every one of you who reads this may become an investor. Every one of your friends, and every one of his friends. Every one of your acquaintances, and every one of his acquaintances. Almost every man you meet in your daily life may become an investor.

All, of course, may not have, immediately available for the purposes of investment, \$100 or thereabouts. But if you have \$10 on hand, and can put aside \$5 a month, you may have a \$100 bond bought for you now, to be paid for as you save the balance. The Partial Payment Plan has an additional advantage. Like an insurance policy, and unlike a savings bank account, the Partial Payment Plan compels savings.

Establish yourself as a savings bank. Invest your own deposits and pay yourself both interest and dividends. You recall Bacon's illustration of progress—a point which was yesterday invisible is your goal to-day and will be your starting point tomorrow. Apply it. Yesterday a \$100 investment was not within your reach. To-day, through the Partial Payment Plan, you may buy a \$100 bond. To-morrow you'll own it and start on another investment.

Remember, it's not alone the \$4 or \$5 a year which you receive in interest on a \$100 bond that counts. It's the \$4 or \$5 and the \$100 saved. In short, if you cut off your extravagances, you may cut off your coupons. The \$100 bond does not burn a hole in your pocket. Buy a baby bond, and build for bigger business.

How the Japanese Rest.

THE Japanese, whose sturdy frames have made them among the most valiant warriors of the world, have a rest code that it would be well for the strenuous occidental to follow. There is a saying in Japan that the hours of sleep should be graded as follows: seven hours for a man, eight hours for a woman, and nine hours for a fool. The Japanese, despite the increased standing afforded their women in the last century, put them pretty close to the "fool" mark when they say women should have eight and one-half hours of sleep. For the men of Japan the motto is, "Early to bed and early to rise." Six hours of absolute quiet in a darkened room with windows wide open are deemed imperative to build up the stuff of which warriors are made.

The Japanese would certainly have welcomed with eager joy the bill to be introduced in the New York legislature calling for a one day rest rule for all workers, as they advocate that one day should be given over to absolute relaxation, when even reading and writing should be refrained from. A study of so called Japanese stoicism might better be termed Japanese "repose," a quality that the nerve-racking rush and worry of our present day life fails to produce. Rest, of the simon pure variety, as far as human brain and body will allow, is a stimulation that calls back depleted energies to the normal, does away with the furrows of fear of the future, or regret for the past, and if there is anything better than a good night's rest to build up and beautify, the prescription has yet to be recorded.

It brought verse of chant.

"Impr

stomach
nauseate
pleas

a night c

"This could fin

saw the a
and deci

with the

"For Grape-N

fast and
ily set m

myself t

There is

than a P

restful slo

ing with

"Grap

whole fa

old boy,

much of

rascal we

tainly o

who inve

given by

"There's

ever

new or

full of l

nent

ave \$1,000

ne you get
at once. If
avings bank
ot begin to
terly inter-
and October
an you will
bond earns
it., say, \$600
mmediately.
y a \$1,000
bonds. It
000. You
f the bonds
all instead
u are not
ety as the
ings bank
bonds of a
t a possible
the entire
lose on one
e gain on
a buy may
ou may buy
\$1,000 in
s, you may
estors pro-

mense audi-

ds this may
ne of your
is friends.
s, and every
most every
ay becomeimmediately
investment,
ou have \$10
month, you
or you now,
lance. The
additional
policy, and
the Partialings bank.
ay yourself
You recall
ss—a point
is your goal
ing point to
ay a \$100
your reach.
ment Plan.
To-morrow
other invest-e \$4 or \$5 a
est on a \$100
or \$5 and the
ut out your
t off your
not burn a
y bond, and

Rest.

frames have
most valiant
est code that
us occidental
in Japan that
raded as fol-eight hours
a fool. The
ed standing
century, put
mark when
ight and one-men of Japan
and early to
et in a dark-
de open are
o the stuff ofly have wel-
to be intro-
are calling for
kers, as they
be given over
even reading
med from. A
ocism might
"repose," a
ng rush and
ls to produce.
ty, as far as
w, is a stimu-
energies to the
arrows of fear
the past, and if
s good night's
the prescrip-

A New Plan to Keep the Money at Home

(Continued from page 168.)

new or old industry. No mining swindler or brilliant schemer will tarry long when he learns that he will be tied up and can't manipulate to his own sweet will.

There's another side to the picture. Untold millions were annually filched from the public by get-rich-quick swindlers, and the ancient Boards of Trade stood by and did nothing. People will never stop taking chances to gain a good deal more than savings, bank interest—unless something better is offered. The Federal Government can never fully prevent the credulous from loss, because the spirit for gain can never be satiated by a measly 3 per cent. or 4 per cent. It is all very well to indulge in preaching and tell investors that they cannot get more than 4 per cent. or 5 per cent. with absolute safety of principal, but the most eloquent appeal will feel the "kibosh" when the lectured investor reads of the 45 per cent. dividends of some great camera company that had to beg years ago to sell its stock at half par, or less, or of the fruit company that has paid three or four stock dividends, which, in connection with the quarterly cash dividends, mean at market, over 25 per cent. on the original investment.

People are not fools, even if they do lose their millions in swindling schemes, and in face of huge dividend facts concerning well known and reliable industries all this 4 per cent. safety talk falls on ears that hear not. Because most people have more or less of the gamblers' spirit in them and are bound to indulge it—especially when nothing at home, with home endorsement, is presented. That their inexperience makes them poor investors, is but added necessity for their safeguarding by the local commercial board in whom they have confidence. Shall a Board of Trade guarantee results? Not at all, but not one time in a hundred can a factory producing staple goods go to the wall with voting trustees to check incompetency or dishonesty in management. And the winning prizes under this modern plan will be a boon to thousands, who would otherwise either send away their money to the get-rich-quick promoters, or spend it foolishly.

And in this connection let it be remembered that the savings-bank depositor is a class by himself, which means no diminution in the number of such worthy institutions. But the local enterprise investment, on the other hand, means more money kept at home, and a healthy investing habit fostered and made to grow two blades where one grew before. The swindling razor stock sold by a company a hundred or a thousand miles away trades on the national reputation of a successful manufacturer, whose valuable patents net an annual profit exceeding \$200,000 a year. But does anybody know that this same famous razor inventor had the hardest kind of trouble to get his business financed, and just because he started in the sleepy period of Board of Trade inaction, when such a thing as investigation and endorsement were unknown?

A DIFFERENCE

It Paid This Man to Change Food.

"What is called 'good living' eventually brought me to a condition quite the reverse of good health," writes a N. Y. merchant.

"Improper eating told on me till my stomach became so weak that food nauseated me, even the lightest and simplest lunch, and I was much depressed after a night of uneasy slumber, unfiting me for business.

"This condition was discouraging, as I could find no way to improve it. Then I saw the advertisement of Grape-Nuts food, and decided to try it, and became delighted with the result.

"For the past three years I have used Grape-Nuts and nothing else for my breakfast and for lunch before retiring. It speedily set my stomach right and I congratulate myself that I have regained my health. There is no greater comfort for a tired man than a lunch of Grape-Nuts. It insures restful sleep, and an awakening in the morning with a feeling of buoyant courage and hopefulness.

"Grape-Nuts has been a boon to my whole family. It has made of our 2-year-old boy, who used to be unable to digest much of anything, a robust, healthy, little rascal weighing 32 pounds. Mankind certainly owes a debt of gratitude to the expert who invented this perfect food." Name given by Postum Co., Battle Creek, Mich. "There's a reason."

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

Every year the United States patent office issues hundreds and thousands of patents that possess remarkable earning power in the right hands, and yet they never find backers. Of course, most patents are not basic, but are, on the contrary, mere "feature" patents, which means that the product can only control in a certain way, and without being able to prevent the achievement of identical results in a hundred other ways. Again, the inventor is too often a mechanic, and not a business man, and on this account does not know what to invent. He is just as likely to waste his time on car-couplers or some other line that offers no possible reward because there isn't one chance in a million of accomplishing anything revolutionary.

But there are enough good patents to establish paying factories all over the land. And with New York City adding at least 200,000 yearly to its population—40,000 new families—and the rest of the country in about that same proportion, the old Board of Trade stand-pat attitude has become as useful to modern civilization as the original hat or umbrella.

The new Order of Commercial Hustle was born of necessity, and to correct the glaring incompetency of the older form of organization held together by no substantial ties. The mere name, Board of Trade, is today an empty title. Wherever it has taken on new life by conforming to the new order of things, it is not by name, but by acts that have won it the commendation and respect of a progressive people.

Since a mere name or tradition is nothing when it stands for nothing, so the younger and more aggressive business men in many parts of the country have banded together as "The Greater Chicago Committee," or of whatever the place from which it hails. Still others have adopted the "Commercial Association," rather than attempt reformation of the old Board. These new and progressive associations have shown the value of real performance, and especially in regard to the work of encouraging new and substantial industries; not by urging them as fully developed money-makers to desert some other equally advantageous place, but by putting them next to capital that is ever looking for promising things. These new business organizations are not called upon to invest individually, and of course not as a body, but when they have separated the wheat from the chaff the net result is good to the community.

Greater efficiency is the order of today, and people are becoming broader and better able to judge results. The former supposed shrewdness of asking a saw manufacturer if his possible competitor had "a good thing"—and expecting an honest or competent reply—is now known to be asinine pure and simple. Instead, the modern investigator secures the opinion of, say, a new machine, from actual and disinterested users. Next he gets cost and selling comparisons. And sometimes he even goes to the highest mechanical authority in the land for verification—the Institute of Technology. Next, the advertising and selling expert is likely to be employed to pass on the new product as an advertising and selling proposition, and with these scientific helps the modern "Board of Trade," or "Greater Committee," or what not, is intelligently going ahead in the performance of a long-deferred duty. And as this performance continues the get-rich-quick schemers will find the necessity of real work more and more pressing.

Texas Takes to Autos.

COMPARED with other States in the Union, Texas ranks tenth in number of automobiles and nineteenth in inhabitants per car according to data compiled by the Texas Commercial Secretaries and Business Men's Association. There is one automobile to every 110 persons in the Lone Star State which is the same average as the United States as a whole. The following table shows the number of cars and the inhabitants per car in the leading automobile States of the Union:

State	Total Number Cars	Inhabitants Per Car
Texas	35,187	110
New York	92,407	100
California	78,603	315
Ohio	56,000	85
Pennsylvania	52,257	150
Illinois	47,104	120
Indiana	46,826	60
New Jersey	42,632	60
Massachusetts	42,000	85
Iowa	38,009	60

In answering advertisements please mention "Leslie's Weekly."



**Tobacco
that brings
back the
jimmy pipe**

Prince Albert puts you and every other man right on the firing-up line with a pipe, because the bite's cut out by a patented process.

PRINCE ALBERT
the national joy smoke



is the one brand that you can smoke to your heart's content and never get a nip on the tenderest tongue. Smoke P. A. hard and fast, men; give it the severest try-out you know—it just won't burn your tongue. Say, that's why it's called "the joy smoke!"

Prince Albert is delicious in flavor and aroma—and it's fresh and long-burning. It's the kind of tobacco that makes a man feel glad he's alive. Roll up a P. A. cigarette and get a new idea how good a real cigarette smoke can be. Forget the fire-brands and chaff-brands. Your best bet is P. A.—yes, sir, right across the boards.

Prince Albert is sold everywhere—in the toppy red bag, 5c; in the tidy red tin, 10c; and in handsome pound and half-pound humidores.

R. J. REYNOLDS TOBACCO CO., Winston-Salem, N. C.

"Take it from me, that's some jimmy pipe the party up top's smoking. But it gives real pipe joy—if you smoke the right tobacco—that's P. A., the joy brand that puts the Indian sign on 'em all!"



Monarch Light Touch

THE extremely light action of the Monarch Typewriter endears it to all operators who use it.

The typist who takes pride in her position finds great satisfaction in being able to turn out as much work, and as good work, per hour, toward the end of the working day as during the morning. Other conditions being the same, she can always do this on a Monarch. There is



"No Three O'Clock Fatigue"

for users of this machine. The mechanical reason for the Monarch light touch is found in the action of the Monarch type bar, an exclusive and patented feature which gives this remarkably light touch.

We would remind the business man that Monarch light touch means more work and better work, because less physical strength is expended by the operator. Therefore cost per folio is reduced, making the Monarch a business economy.

SEND FOR MONARCH LITERATURE

Then try the Monarch, and be convinced that the Monarch merit rests in the machine itself, not merely in what we tell you about it.

Monarch Department
REMINGTON TYPEWRITER COMPANY, (INCORPORATED)
NEW YORK AND EVERYWHERE



First Mortgage 6%
\$100 BONDS

(Also in \$500 and
\$1,000 denominations)

Of an established Public Utility Company.

A conservative and desirable investment for the following reasons:

1. Absolute first mortgage.
2. Property worth two times the bond issue.
3. Net earnings two and a half times interest charges.
4. 8% paid annually on capital stock for a number of years.

Sold outright or on Small Payment Plan.
Price to yield about 6%.

Description circular L-5, sent on request.

BEYER & COMPANY
The Hundred Dollar Bond House
52 William St., New York

An Age of Specialists

A great many people who want to save and at the same time invest their earnings would put this money into high-class railroad and industrial stocks paying 5 per cent or 6 per cent, and likely to increase in value in the near future, if they knew that one, ten or twenty shares could be bought as readily as one hundred; that their account would have the same personal attention regardless of the amount, and that, in case of necessity this stock could be converted into cash at once.

We make a specialty of just this class of investment business.

Each week we issue a weekly letter dealing with one particular stock, which after careful study we believe a good investment, yielding a good return, and also one which should increase in value.

If interested in
Amalgamated Copper St. Louis & Southw'n
Am. Smelt. & Ref. Mo., Kansas & Texas
Internat'l Harvest r Chesapeake & Ohio
U. S. Steel Seaboard Air Line
Reading Northern Pacific
Chic., Mil. & St. Paul Baltimore & Ohio

Write us for our special letter on each.

ALEXANDER & CO.

Members of { New York Stock } Exchange
{ New York Cotton } Exchange
47 Wall St., N. Y. Tel. 7791 Hanover

BUY your 100 Shares
in ODD LOTS—
on a scale.

Send for Circular 4—"Odd Lot Trading"

John Muir & Co.
SPECIALISTS IN
Odd Lots
Members New York Stock Exchange
MAIN OFFICE—74 BROADWAY
Uptown Office—42d Street and Broadway,
NEW YORK

Meet the High Cost of Living

By Increasing Your Income

We can supply you with a limited amount of first preferred stock paying 7% dividends, possessing many of the safeguards which until recently applied only to sound bonds and real estate mortgages. In addition, they are as well suited for the man with \$100 to invest as the one with \$10,000.

Send at once for List No. 53

Pomroy Bros.

Members New York Stock Exchange since 1878
30 Pine Street, New York

Investors

Wanting to buy Listed Stocks or Bonds for investment and are not prepared to pay in full for them can arrange with us to have them carried on a reasonable margin.

Correspondence is solicited.

WALSTON H. BROWN & BROS.
Members New York Stock Exchange
45 Wall Street New York

FRACTIONAL LOTS
Our latest booklet, No. 22,
"WALL STREET WAYS"
sent free upon request.

J.F. PIERSON, JR., & CO.
MEMBERS N. Y. STOCK EXCHANGE
74 BROADWAY, N. Y. CITY
884 Columbus Ave.

For 36 years we have been paying our customers the highest returns consistent with conservative methods. First mortgage loans of \$200 and up which we can recommend after the most thorough personal investigation. Please ask for Loan List No. 716. 6% Certificates of Deposit also for saving investors.

PERKINS & CO. Lawrence, Kan.

6%
NET



HENRY C. SWORDS,
Of New York, a well known
banker, and President of
the greatest money mart
in the world—the New
York Stock Exchange.

H. HORNBLOWER,
Who holds the chief ex-
ecutive office of the Bos-
ton Stock Exchange.

J. J. TOWNSEND,
Of Chicago, President of
the Chicago Stock Ex-
change.

Heads of Great Financial Exchanges

Jasper's Hints to Money-makers

NOTICE.—Subscribers to LESLIE'S WEEKLY at the home office, 225 Fifth Avenue, New York, at the full cash subscription rates, namely, five dollars per annum, are placed on what is known as "Jasper's Preferred List," entitling them to the early delivery of their papers and to answers in this column to inquiries on financial questions having relevancy to Wall Street, and, in emergencies, to answer by mail or telegraph. Preferred subscribers must remit directly to the office of LESLIE'S WEEKLY, in New York, and not through any subscription agency. No additional charge is made for answering questions, and all communications are treated confidentially. A two-cent postage stamp should always be inclosed, as sometimes a personal reply is necessary. All inquiries should be addressed to "Jasper," Financial Editor, LESLIE'S WEEKLY, 225 Fifth Ave., New York.

DOES Wall Street need reformation? Undoubtedly. None of us obey the Ten Commandments as we should. There is no such thing as perfection on this side of the Golden Shore.

There are practices on Wall Street that should not be encouraged. None of the honest brokers and bankers indulges in them. All are willing and eager to have them abolished. But in all such matters we must pursue a reasonable course.

The tendency is always to go too far and to undertake to do too much. Moderation ought to be the rule. It is a good rule to follow in all the departments of life. The doctors will tell you that the long-lived persons are those who are moderate in their eating and drinking, in the pursuit of pleasure, and in all the indulgences to which man is addicted.

Wall Street will not suffer from a moderate reformation, and the sooner it has it the better it will be. All the conservative members feel this way and there is no need for a drastic and radical action which will only upset things and not make them better.

A false impression about Wall Street prevails. Too many regard it as a nest of gamblers who, when they cannot cut the throats of any one else, cut each other's throats. This is unfair, untrue and absurd. We must have a market place for everything. The West makes the price of wheat, the South makes the price of cotton. We have our wheat exchanges, our cotton exchanges and produce exchanges as well as our stock exchanges.

Because Wall Street has the greatest exchange for the sale of stocks and bonds it attracts the greatest attention, for everybody, like Death, loves a shining mark. The whole country benefits by having a great exchange on Wall Street where securities can be bought and sold. Once in a while, a security is listed on the New York Stock Exchange which turns out to have no merit, but none of the great mass of worthless stocks imposed upon the public by promoters of mining, wireless and plantation concerns with an inflated capital has ever secured a footing among the listed securities on the New York Stock Exchange. In fact none of the exchanges in our great cities like Chicago, Boston, San Francisco, Baltimore, care to trade in securities of this kind.

It is an advantage to the public, therefore, to have a market of established character where it can buy and sell, where the man with money can invest and find something which he knows has quality and where the man who wants to speculate can find stocks which represent speculative values and possibilities.

Some day the stock market will recover from its depression and awaken to renewed activity. There are those who believe that it has already discounted the future. If the inaugural address of President Wilson is constructive and hopeful, and if in the selection of his cabinet he seeks men of high

character, experience and ability, there is no reason why the clouds that have overspread Wall Street should not roll away and give the sunshine a chance once more.

Salt, Pine Bluff, Ark.: If you can get a profit on your stock in the Saline Valley Salt Co., take it.

W., Charlestown, W. Va.: I do not advise the purchase of stock in the Smith Valley Land Co. as an investment.

C., Richmond, Va.: I can get no report or quotation on Pacific Wireless stock. The capital of \$10,000,000 always seemed excessive, and the claims for it most extravagant.

M., Baltimore, Md.: Wheeling & Lake Erie Com. is a fair speculation. Much depends on the outcome of the litigation in which it has been involved.

M., Chicago: I do not advise the purchase of the shares of the International Interlocking Rail Joint Mfg. Co. as an investment. No such rise in the stock as you anticipate is liable to happen.

F., Sherman, Texas: It will be impossible for me to give ratings of corporations or individuals. That work is the specialty of the mercantile agencies. My answers refer to Wall Street inquiries.

Y., Lynn, Mass.: The Brooklyn Arizona Mining Co., if that is the one to which you refer, has a number of claims in Arizona and a capital of \$2,000,000. The prospectus was altogether too alluring. I do not recommend the purchase.

G., Richmond, Ind.: U. S. Steel pays 5 per cent., but whether it will continue to do this if the steel tariff is largely reduced, remains to be seen. The Pfd., paying 7 per cent., is safer. It isn't wise to have all your eggs in one basket.

Conservative, Lawrence, Mass.: Some \$100 bonds pay 6 per cent. and can be bought on the small payment plan. A list with the method of payment can be had by writing to Beyer & Co., \$100 bond house, 52 William Street, New York.

I., Cleveland, and H. M. S., Dakota: The prospectus of the Boulder Tungsten Production Co. seems to offer altogether too much for a conservative proposition, and even at 35 cents a share does not appeal to me from the investment standpoint.

C., Sharon, Pa.: United Cigar Stores Com. and Int. Paper Com. would look attractive for a three years' pull if one could definitely outline a constructive policy for the four years of the incoming administration. Wabash Com. is subject to an assessment.

T., Trenton, N. J.: The stock of the Butlerick Co., considering the return it gives, at the present rate of dividend and the present market price, must obviously be regarded as decidedly speculative. The capitalization is heavy and the business highly competitive.

M., Long Beach, Cal.: Union Bag & Paper Com. simply represents a speculation. The Pfd. is a better purchase with the possibility of a resumption of dividends. There has been no talk of a receivership. In a booming market, all low-priced industrial common shares would be advanced, but no boom, at present, is in sight.

M., Willimantic, Mass.: Write your complaint about the gold brick concern to the Hon. Frank M. Hitchcock, Postmaster General, Washington, D. C. If the Federal Government would be half as active in the prosecution of these bunco gamesters as they are in busting the trusts, the people would be a great deal happier.

C., Omaha: I am unable to get a report on which to base an accurate judgment. A mercantile agency might give you the information. Be careful. International Harvester Pfd., holding a prior lien as to dividends and assets, is a safer investment than the Common, though the latter has greater possibilities than speculation.

(Continued on page 181.)

How To Select Investments

It is quite reasonable to suppose that the great financial institutions of the country are the most careful and judicious purchasers of bonds and mortgages. If this is true, it is obvious that securities selected by such buyers must possess all the qualifications necessary for the correct disposal of funds.

We have a number of bonds, yielding as high as 5.40%, which have been purchased by many of the most important banks, insurance companies and trustees and which, we feel, are suited to conservative private investors.

These bonds are included in our Circular No. 70, which will be sent on request.

A. B. LEACH & CO.
Investment Securities
149 Broadway, New York
Chicago Philadelphia Boston London

An ideal investment for savings or trust funds is offered in the

SIX PERCENT CERTIFICATES

of the Calvert Mortgage & Deposit Company

These certificates are issued in even multiples of \$100. They are payable on demand at any time after two years and are amply secured by first mortgage on improved real estate.

In over 18 years' business experience this company has never been a day late in the mailing of interest checks or in the repayment of principal when due or demanded.

Write For The Book Telling In Detail About This Sound, Convenient and Profitable Investment

The Calvert Mortgage & Deposit Company
860 Calvert Building, Baltimore, Md.

Safety—Income

We recommend for investment a first lien bond, secured by eight public utility properties which have a net earning power of about three times the interest charges on all bonds. These companies operate under excellent franchises and have a physical value greatly in excess of the bonded indebtedness. At a price to yield 5.70% we consider this bond a most attractive and conservative investment.

Ask for Circular No. 141X

P.W. BROOKS & CO.
115 Broadway, New York
Boston Philadelphia

Facts & Figures

Believing in the principle of giving full publicity to the earnings and financial status of the Properties owned and managed by us, we invite Bankers, Trustees, Institutions and the Individual Investor to send for the latest detailed earnings statement of the

American Public Utilities Co.

We recommend the Preferred Stock of this Public Service Corporation as a highly satisfactory investment.

Kelsey, Brewer & Co.
Mich. Trust Bldg. Grand Rapids, Mich.

Per Annum with
Participation in
Excess Earnings

Real Estate Title Bonds

Secured by highly improved property in retail business district of Seattle. Denominations of \$100 to \$1000.

Write for latest circular, No. 12A, describing this attractive offering

AMERICAN CITIES REALTY CORPORATION
312-16 LEARY BUILDING
SEATTLE WASHINGTON

Ac
When
When
This
i
f
With
Rea
New
First
We sh
allows
NE
LA
Has p
stant
of in
time
T
inv
the l
owne
So
under
ing s
holder
divide
NEW
489 F
Sa
IN
EVE
an
lien
Chicago
In o
S.W.
MORT
STRAU
CH
FAR
Bea
First Henc
by the inv
Interest pa
Thousands
We
FOR
The
C
FORT W
7% — A
When ho
tate is the
\$6 is legal.
proved Atla
is the last w
RE
CU
Har
52
Write
Capital, \$60
7% S
Secured by wide
William A.
6 Wall St

Additional Income

Without Additional Risk

When You Invest in Stocks, you take a business risk for the sake of sharing in business profits.

When You Invest in Bonds, you avoid the risk—but, as a rule, get none of the profits.

The Ideal Investment is one where your money earns for you a fixed rate of interest and also receives a share in the profits, while the risk is carried by others.

This Company Offers you such an investment in its *Bonds and Participating Certificates*.

Write for circular letter describing our Five Per Cent First Mortgage Sinking Fund Gold Bonds. Principal and Interest are secured by First Mortgages on New York Real Estate, deposited with the Lincoln Trust Company of New York, as Trustee.

First Mortgage & Real Estate Co.

165 Broadway New York

We also issue a Debenture Bond, which may be paid in ten annual installments, on which 6 per cent compound interest is allowed, described in Pamphlet G.

NEW YORK LAND OWNERSHIP

Has produced more permanent, substantial fortunes than any other form of investment, and is at the same time the safest security known.

This company enables individual investors, large or small, to secure the large profits gained from land ownership under the best conditions.

Seventeen years of steady growth under one management, with increasing strength and security to bondholders and increasing profits and dividends to stockholders.

Write for Circular 18

NEW YORK REALTY OWNERS

489 FIFTH AVE., NEW YORK

Safe 5½ and 6% INVESTMENTS

EVERY first mortgage bond, owned and offered by us, is a *direct first lien* on improved, income earning Chicago real estate of the highest class. In no case is the conservatively estimated value of the security less than double the total amount of the bond issue, while the annual income yield is much more than ample to insure prompt payment of principal and interest.

These bonds are legal investments for National Banks and for State Banks in Illinois and other states.

Write for the INVESTOR'S MAGAZINE and Circular No. 2462.

S.W. STRAUS & CO. INCORPORATED MORTGAGE AND BOND BANKERS STRAUS BUILDING ONE WALL STREET NEW YORK

FARM MORTGAGES Bearing 6% Interest

First liens on improved farms. Original papers held by the investor. Principal and Interest Guaranteed. Interest payable at Hanover National Bank, N. Y. Thousands of satisfied customers for references.

We've been doing the same thing FOR TWENTY-EIGHT YEARS

Write for particulars.

The W. C. Belcher Land Mortgage Co.

Capital and Surplus \$320,000.00.

FORT WORTH TEXAS

7%—ATLANTA, GEORGIA—7%

When honestly appraised a mortgage on real estate is the safest investment known. In Georgia 7% is legal. We frequently place such loans on improved Atlanta property. A Georgia Loan Deed is the last word in legal security. Ask for booklet

REALTY TRUST COMPANY

Atlanta, Georgia

Capital, \$600,000

Surplus, \$400,000

CURB STOCKS

carried on Margin or the

partial payment plan.

Harold Dickerson & Co.

52 Broadway, New York

Write for Particulars and Market Letter

7% Short Term Notes 8%

Secured by wide margin of collateral. Makers rated in Dun and Bradstreet.

Amounts \$1,000 to \$5,000. Highest references.

William A. Lamson, formerly National Bank Examiner, 60 Wall St., New York, Room 2704. Est'd 1904.



CLAUDE M. SMITH,
of New Orleans, president
of the New Orleans Stock
Exchange.



F. T. CHANDLER,
of Philadelphia, the executive
head of the Philadelphia Stock
Exchange.



A. A. RUGGLES,
of San Francisco, who has
been for a number of years
past and is at present the
president of the San Fran-
cisco Stock Exchange.

Heads of Great Financial Exchanges

Jasper's Hints to Money-makers

(Continued from page 180.)

Seven Per Cent., New Orleans: The 7 per cent. first preferred stock to which you refer can be bought in large or small amounts. You can invest \$100 or more. A list of attractive securities of this kind has been prepared by Pomroy Bros., members of New York Stock Exchange, 30 Pine Street, New York. Write to them for their special list "No. 53."

R. G. M., Des Moines, Ia.: A ten-year 6 per cent. bond, one which may be paid for in 10 annual installments with an insurance feature that protects you in the event of death, is offered by the First Mortgage and Real Estate Company, 165 Broadway, New York. Write to them for the details given in their "Booklet G." This company also offers a 5 per cent. first mortgage bond which participates in its profits.

Merchant, San Francisco: 1. American Tobacco Pfd. pays 6 per cent. and looks like one of the safest of the preferred industrials. 2. United Cigar Stores is not listed, but is sold on the curb. It can be bought on a margin. It promises an advance. Harold Dickerson & Co., 52 Broadway, New York, issue a Market Letter on "Curb Stocks." Any of my readers can have a copy by writing to them for it.

Clerk, St. Louis: Real estate title bonds in denominations of \$100 and upward, secured by improved property in Seattle, Washington, pay 6 per cent. per annum and participate in the excess earnings of the property, which is an attractive feature. These are offered by the American Cities Realty Corporation, 312-16 Leary Building, Seattle, Washington. Write to them for their "Circular No. 12-A."

Industrial, Jacksonville, Fla.: Among the industrial stocks that stand well and pay good returns to the investor, that of the United Cigar Stores, paying 7 per cent. and recently selling around 110 is well regarded. It is said that an extra dividend is contemplated. Walston H. Brown & Bros., members of New York Stock Exchange, 45 Wall Street, New York, will give information regarding listed or unlisted stocks to any of my readers.

L., Chicago: The National Light, Heat & Power Co. was organized to deal in securities and construct public service corporations. It controls a number of companies and has an authorized capital of \$20,000,000, \$10,000,000 preferred, beside nearly \$1,500,000 of bonded indebtedness. The latest balance sheet I have seen is for 1911. It shows a surplus for the year of about \$125,000. I presume a full report would be sent on application to the company.

Worker, Wilmington, Del.: New York State bonds yield just about 4 per cent. First mortgage railroad bonds will do better and industrial bonds still better. It would pay you to communicate with responsible bonds houses who are making attractive offers. By an examination of their circulars, booklets and references, you can greatly profit. This is the plan that successful investors have pursued for many years.

G., Plattsburgh, N. Y.: 1. The bonds of the Laclede Gaslight Co. seem to be reasonably well secured, though not absolutely gilt-edged. The Green Bay B.'s are decidedly speculative, with possibilities if the railroad situation improves. 2. O. & W. is earning enough to justify resumption of the 2 per cent. dividend. This would carry it up again to 40 or better. 3. The receiver of New York Central Realty ought to advise the bondholders as to the value of their security.

Savings Bank, Indianapolis: The money you deposit in a savings bank is used by that institution to buy securities yielding a higher rate of interest than the bank pays you. You might use part of your deposit in the purchase of bonds on your own account. P. W. Brooks & Co., 115 Broadway, New York, are recommending a first mortgage bond which will yield nearly 5½ per cent. and which they regard as both attractive and conservative. Write to them for their "Circular 141 X."

Public Utility, Elgin, Ill.: A 6 per cent.

United Gas & Electric Corporation

Convertible Five Per Cent Secured Gold Notes

These notes, due April 1, 1915, are secured by stocks representing the controlling interest in public utility corporations serving Hartford, Lockport, Elmira, Buffalo, Wilkes-Barre, Altoona, Bloomington, Terre Haute, Leavenworth, Colorado Springs.

The \$5,500,000 of notes are followed by securities having a market value in excess of \$11,000,000. As officially reported earnings are more than four times interest charges on these notes.

Special Circular T-31 on request
Price to Yield 6%

George H. Burr & Co.
14 Wall St.
New York
Rookery Bldg.
Chicago
Boston Philadelphia St. Louis San Francisco

IT DOES NOT COST ANYTHING

to carry stocks which are paying fair dividends as the income more than covers all carrying costs.

UNITED CIGAR STORES CORPORATION

Common Stock is paying 7% and has large earning possibilities.

Full information on request.
SLATTERY & CO.
Dealers in Stocks and Bonds
Est. 1908 40 Exchange Place, New York

6% Sure When you purchase from us a mortgage on Improved Georgia City or Farm property you take as little chance as is humanly possible. You receive from 6½ to 7½% and you can be sure of receiving it regularly. Your principal is amply protected. Let us send you our list of Loans and some very interesting and reliable literature.

If you employ or direct salesmen, you need this book. You can't afford to let competitors handle salesmen under scientific sales management, while you remain ignorant of this great subject. The book is filled with practical ideas, schemes, plans, etc., based on the twenty years' experience of the author. Any one of these is worth many times the price of the book to a sales manager, or to one who expects to be.

SCIENTIFIC SALES MANAGEMENT
By CHARLES W. HOYT

Make your salesmen closers, not missionaries—stop searching for star salesmen trained by the other fellow; use average men and manage them correctly—these are things which every sales manager needs to know. Send for our illustrated book, 204 pages, size 6x9. Price \$2.00 postpaid. Send price, and if it is not all that you expected—if it isn't worth many times its cost—return within five days and we will refund your money. If you prefer, write first for complete description.

George B. Woolson & Co., 18 Elm St., New Haven, Ct.

Investors Find Profit in this Free Book On Health

Dr. J. H. Kellogg, Supt. of the Battle Creek Sanitarium, has compiled in booklet form a list of rules for right living called "The Simple Life" which is a valuable guide to health and happiness and nerve so essential in the world of finance.

This book is yours, FREE, with 3 months' subscription to Good Health Magazine, a publication certain to be appreciated by all who realize the close relationship between good health and good business acumen.

Good Health Magazine is a recognized authority, keeping you up to date concerning all the latest and most valuable aids to health and efficiency.

Send 25 cents in coins or stamps and receive trial subscription with Dr. Kellogg's Book—free. Address

Good Health Publishing Co.
284 Main Street Battle Creek, Mich.

Good Health Magazine
THE CAUSE OF COLDS

THE SIMPLE LIFE

THE CAUSE OF COLD

</

Use the Broadway Limited Between New York and Chicago

It leaves **Pennsylvania Station**, in the heart of New York (one block from Broadway at 32d Street) at 2.45 P. M. to-day. Connecting electric train leaves Hudson Terminal (five minutes from Wall Street) at the same time. It arrives Chicago, Union Station, at 9.45 to-morrow morning.

Returning, it leaves Chicago 12.40 P. M., and arrives New York 9.40 next morning.

It is all-steel, all-Pullman with parlor-smoking or club car, drawing-room sleeping cars, dining car, compartment cars, and observation car—all of the newest and brightest design and electric lighted. It has a library of best current literature, and the latest periodicals and newspapers, terminal telephones, a bath, barber, ladies' maid and manicurist, a stenographer, and a trained crew picked for their efficiency.

It is The Time Saver de Luxe

It makes the over-night run at comparatively low speed over a rock-ballasted smooth-riding roadway which is the **short line** between New York and Chicago—the best guarantee of promptness and comfort. The dining car service is exceptionally high-grade.

It presents Pennsylvania Railroad service in its very best form—a service that has been the standard of America for more than half a century.

It is the most convenient, comfortable, complete, and reliable service between New York and Chicago.

PENNSYLVANIA RAILROAD

HAVE YOU TRIED



SCHULTZ GINGER ALE

Particularly Prepared for Particular People

From your dealer or sent direct
CARL H. SCHULTZ
430-444 First Ave., N.Y. City

PATENTS

Our Hand Book on Patents, Trade Marks, etc., sent free. Patents procured through Munn & Co., receive free notice in the Scientific American.

MUNN & CO., 360 Broadway, N. Y.
BRANCH OFFICE: 625 F Street, Washington, D. C.

12 Art Panels 50c

Beautiful Duo Tint Reproductions of Famous Paintings—Panel Size 7 x 10

These pictures are real gems—the most exquisite portrayals of "WOMAN BEAUTIFUL"

ever shown in one collection. We send a full set of 12 in handsome Art Portfolio, packed flat and safe delivery guaranteed, together with full color instructions. 70 other beautiful and catchy decorative pictures for only 50c. coin, money order or U. S. stamps. Send at once. Money back if not satisfied. Or send \$1.25 for same set hand-colored.

FLORENTINE ART COMPANY
Dept. D-2, 811 Schiller Bldg.
Chicago, Ill.

FREE—Order panels at once and we will include "Free" a beautiful den picture in colors.

Relieve Your Doctor

of the necessity of sterilizing his Fever Thermometer. Have a "Tyco" Fever Thermometer of your own in the house. One for every member of the family—that's the sanitary way. If your druggist hasn't it, send us \$1.50 for a 1-minute "Tyco" Fever Thermometer. Accept no other. TAYLOR INSTRUMENT COMPANIES 609 West Avenue Rochester, N. Y. "Where Tyco Thermometers Come From"

In answering advertisements please mention "Leslie's Weekly."

The Best Publicity Mediums.

(Continued from page 172.)

reputation of the house and its offerings, and at the same time retains the old customers by keeping them in touch with the house—and what is the cost? Figuring on circulation and rates a quarter of a page is placed before the readers of the *Review of Reviews*, *World's Work*, *Leslie's Weekly*, and the *Financial World*, aggregating over 600,000 investors, at a cost of one dollar per every 3,500 readers.

Compare this with the expense of putting as satisfactory a salesman on the road.

Appreciating this and realizing the fact that competitors were taking this advantage, most of the best financial houses are sending their printed salesmen regularly to the readers of the periodicals.

Five years ago there was practically no Financial Advertising; to-day we find such names as J. P. Morgan & Co., Spencer Trask, Kuhn, Loeb & Co., N. W. Halsey, etc., who have occupied expensive positions in periodicals for three or four years. Certainly if this expenditure had not been productive, it would not be continued. Ask Mr. Scoville of Spencer Trask & Co., Mr. Robbins of Halsey & Co. if they would consider stopping this advertising. The answer would be an emphatic "No." Moreover new houses have sprung up and they are advertisers. Are they not living on and gaining the business that should go to houses with established reputation and a long history of integrity? Are you getting your proper percentage of business? Does the public know you? What are you doing to keep abreast of the times and keep them interested? Advertising retains the clients you have and keeps them from going elsewhere.

Do you realize that the combined standard monthlies and weeklies answer about 1,000 letters a month containing nothing but financial inquiries? Do you realize that the public takes the advice of these publications because they know that the periodical lives on its reputation and that that reputation is involved every time it gives an opinion on a financial matter?

Furthermore, you must realize that over \$600,000,000 altogether is expended in advertising. The Bible had a little over 120,000 agate lines and Shakespeare 136,000 agate lines. In one year the publications of American devote over thirty times more space to advertising than is covered by Holy Writ and the Dramas of Shakespeare combined. In other words the periodicals print to-day over 700,000 agate lines of advertising every month.

Examine any standard monthly or weekly this month and you will find at least a dozen manufacturers whose product through reliable goods and marketing methods has become a household word in every corner of the land. You have known them well for many years and have believed in the reliability of their product, and have realized that without articles of merit they could not have won and held this nation's confidence.

In the face of the admitted demands created for merchandise of intrinsic worth by good advertising properly placed, is it preposterous to presume that a demand for good financing cannot be created in the same way?

Indeed we take it that the very fact that old substantial houses like your firm are scientifically considering the matter is good proof that this contention is a good one.

It is an admission that the old advertising that you have been doing is not keeping step with the march of progress, that you are not getting your share of the business that should come from the fifty per cent. increase in the wealth of this country in the last decade.

Your very location in the heart of the recognized financial district is just another proof of the value of advertising, of being seen, of making your business known; otherwise why would it not be good business to reduce the overhead charges by renting cheaper offices in a secluded uptown street?

But no, you realize the importance of a prominent position and displayed name, and the only point at issue is the fact that owing to the rapid expansion of the country, and increase in population every day, a smaller proportion of interested persons pass your way.

It logically follows then that if business cannot come to you, you must go after business, and the solution is the market place of the world, the modern national publication.

You must continue your old advertising in a new enlarged field. The old firm name must be made known in a broader way.

The financial district is nation wide, and you must be in the heart of it.

CLASSIFIED ADVERTISING SERVICE

Leslie's
ILLUSTRATED WEEKLY
Over 375,000 Copies the Issue

PATENT ATTORNEYS

IDEAS WANTED. MANUFACTURERS ARE writing for patents procured through me. 3 books with list 200 inventions wanted sent free. Personal services. I get patent or no fee. Advice free. R. B. Owen, 14 Owen Bldg., Washington, D. C.

PATENTS THAT PAY. \$561,530 MADE BY clients. Patent Book—"What and How to Invent—Proof of Fortunes in Patents" FREE. 112-page Guide. E. E. Vrooman, Patent Attorney, 862 F St., Wash., D. C.

PATENTS THAT PAY BEST. FACTS ABOUT Prizes, Rewards, Inventions Wanted, etc. Send 10cts. postage for valuable books. R. S. & A. B. Lacey, Dept. 91, Washington, D. C. Established 1869.

"PATENTS AND PATENT POSSIBILITIES," a 72-page treatise sent free upon request; tells what to invent and where to sell it. Write today. H. S. Hill, 909 McLachlen Building, Washington, D. C.

PATENTS BUILD FORTUNES FOR YOU. OUR free booklets tell how; also what to invent. All business strictly confidential. Write today. D. Swift & Co., 311 7th St., Washington, D. C.

HELP WANTED

BIG MONEY WRITING SONGS—WE PAY hundreds of dollars a year to successful writers. Experience unnecessary. Song poems wanted with or without music—will pay one-half of profits if successful. Send us your work today. Acceptance guaranteed if available. Largest concern in the country. Free particulars. Dugdale Co., Dept. 218, Washington, D. C.

YOUNG MAN, WOULD YOU ACCEPT AND wear a fine tailor made suit just for showing it to your friends? Or a Slip-on Rain coat Free? Could you use a few dollars a day for a little spare time? Perhaps we can offer you a steady job? If you live in a town smaller than 10,000, write at once and get beautiful samples, styles and this wonderful offer. Banner Tailoring Company, Dept. 35, Chicago.

FREE ILLUSTRATED BOOK TELLS ABOUT over 360,000 protected positions in U. S. service. More than 40,000 vacancies every year. There is a big chance here for you, sure and generous pay, lifetime employment. Easy to get. Just ask for booklet A-811. No obligation. Earl Hopkins, Wash. D. C.

SONG POEMS WANTED. BIG MONEY WRITING songs. Past experience unnecessary. Send us poems or music. Publication guaranteed if accepted. Illustrated Book Free. Hayworth Music Publishing Co., 638 G, Washington, D. C.

SHORTHAND UNIGRAPH IS MOST QUICKLY learned, and pays best. Unigraph is the most rapid readable system. Compare it with others. Beginners' Booklet only 10c. Unigraph B. Co., Omaha, Neb.

GOVERNMENT WANTS RAILWAY MAIL Clerks for Parcels Post. Thousands needed. \$75.00 month to commence. Examinations everywhere May 3rd. Sample questions free. Franklin Institute, Dept. L 140, Rochester, N. Y.

REAL ESTATE INVESTMENTS

SOUTH ATLANTIC AREA, AN EMPIRE OF fertile lands, in States of Virginia, North and South Carolina, Georgia, Florida and Alabama. Outdoor pursuits possible every working day. Two and three crops annually. Write for attractive literature. J. A. Pride, General Industrial Agent, Steamboat Air Line Railway, Suite No. 364, Norfolk, Virginia.

ESCAPE THE COLD WINTERS. LOCATE on a Southeastern farm. Profitable lands \$10 to \$30 an acre—easy terms. Poultry, truck and fruit pay \$50 to \$300 an acre. Unexcelled living conditions. Land lists and the "Southern Field" magazine free. M. V. Richards, Land and Industrial agent, Southern Railway, Room C-56, Washington, D. C.

CAN LOAN MONEY ON WESTERN LANDS at one fourth value of property netting investor seven per cent. Stock Growers State Bank, Burlington, Colo.

POPULAR SHEET MUSIC

BIG MONEY WRITING SONGS. HUNDREDS of dollars have been made by successful writers. WE PAY 50 per cent. of profits if successful. Send us your original Poems, Songs or Melodies today, or write for Free Particulars. Dugdale Co., Department 749, Washington, D. C.

SONG POEMS WANTED. BIG MONEY WRITING songs. Past experience unnecessary. Send us poems or music. Publication guaranteed if accepted. Illustrated Book Free. Hayworth Music Publishing Co., 603 G, Washington, D. C.

BOOKS

BE AN ARTIST. MAKE MONEY DRAWING comic pictures. Let the world's famous cartoonist, Eugene Zimmerman, spill a few ideas into your head. Get the Zim Book—it's chock full of valuable suggestions. Price, \$1.00, postpaid. Bound in 3-4 Mor. Satisfaction guaranteed. Money back if book returned within 10 days. Address: Zim Book, Room No. 1149, Brunswick Bldg., New York.

OLD COINS WANTED

\$4.25 EACH PAID FOR FLYING EAGLE CENTS dated 1856. We pay a cash premium on hundreds of old coins. Send ten cents at once for New Illustrated Coin Value Book. 4x7. It may mean your fortune. Clarke & Co., Coin Dealers, Box 39, Le Roy, N. Y.

CORRESPONDENCE SCHOOL

YOU CAN WRITE A SHORT STORY. BEGINNERS learn thoroughly under our perfect method. We help you sell your stories. Write for particulars. School of Short-Story Writing, 42 Page Bldg., Chicago, Ill.

AGENTS

WE PAY \$80 A MONTH SALARY AND FURNISH rig and all expenses to introduce our guaranteed poultry and stock powders. Address Bigler Company, X-676, Springfield, Illinois.

CIVIL SERVICE SCHOOL

GET PREPARED FOR RAILWAY MAIL AND other Government "exams" by former U. S. Civil Service Secretary-Examiner. Free booklet 99. Arthur R. Patterson, Rochester, N. Y.

INCUBATORS

MANDY LEE INCUBATOR, COMPLETELY automatic. Everything measured and regulated. Simply follow plain rules. Fine book free. Geo. H. Lee Co., 1265 Harvey St., Omaha, Neb.

HAVE YOU SOMETHING TO SELL OR EX-change? Leslie's Classified Column offers its readers an exceptional opportunity to secure big results from small investments. We will prepare your advertisement if you will give us the facts, and put your advertisement in more than 375,000 copies—all for \$1.75 a line. Full information furnished on receipt of postal. Address Classified Advertising Dept., Leslie's Weekly, 225 Fifth Ave., New York.

Cup

EDITO
penne
Gilchr
glamo
nine h
TAL

ALBERT T
CHRIS

out of a li
incident of t
erners held
In welco
the city fa
who will ac
out being b
up and be
respondent
towering fo
the Govern

The Ass
incident ar
practically
Most of th
of Gilchrist
tering repr
is six feet,
of a long to

Four lad
the United
ernor, thr
letters wit
his alleged
ladies used
dent to ma
One of the
ing portrai
came across
your hands
the tempta
I am anxio
leap year, e
like a lone p
on the trail o
six years of
ful little po
was enclos
Governor,

"The fo
And the
The win
With th
Nothing
All thin
In one s
Why no
"See the
And the
No sister
If it dis
And the
The wha
What ar
If thou

The beau
gestive po
rhapsody o
together at
this letter w
be placed a
a Tu-lip.
I am lookin
you'll do."
Another wr
in bloom,
city of —
showing a g
wrote but l
plicable to t
a little goes
"Don't be a
postal, all i
her initials.
"dee-lighted

The four
written in a
kodak pictur
ing Tenny
Maud." A
write the lo
a dare." A
rushes in w

Now, so
be satisfied
ers were aw
that some o
a Governor
expires by
January 7th
only a priva
to be" wou

TISING

Cupid Chases a Bachelor Governor

By ALBERT W. GILCHRIST, former Chief Executive of Florida

EDITORIAL NOTE:—This is one of the most curious "messages" ever penned by a State executive. It was written just two days before Mr. Gilchrist's term as Governor of Florida ended, and it discloses how the glamour of high place and of good looks has power to charm the feminine heart. The Governor handles this subject facetiously and wittily.

TALLAHASSEE, FLA., JAN. 5, 1913.

TO THE ONLY FOUR: I hardly know to whom this should be addressed. I have decided to address it to the Only Four, three of whom should be addressed as Miss and one as Mrs. It is intended as a reply to four letters recently received by myself. The letters which I was so fortunate as to receive grew

out of a little piece of pleasantries, an incident of the recent Conference of Governors held at Richmond, Va.

In welcoming the Governors the mayor of the city facetiously said: "Any Governor who will admit that he runs his office without being bossed by his wife wants to stand up and be counted." The newspaper correspondent stated, "Gilchrist arose; his towering form stood like a lone pine after a storm." It was known that Gilchrist, the Governor of Florida, is a bachelor.

The Associated Press telegraphed this incident and the same was published in practically every daily in the United States. Most of the papers reproduced the picture of Gilchrist, some of them producing a flattering representation of him. The Governor is six feet, two inches, and weighs a tenth of a long ton.

Four ladies, living in different portions of the United States, have written the Governor, three of whom accompanied their letters with newspaper clippings showing his alleged picture. Only one of these ladies used a stereotyped handwriting incident to many ladies of the present day.

One of them enclosed a handsome, flattering portrait of the Governor, stating, "I came across your picture, I was struck with your handsome face and could not resist the temptation of writing you, for really I am anxious to meet you. This being leap year, etc." "His towering form stood like a lone pine after a storm." "And I am on the trail of the lonesome pine." "Twenty-six years of age, etc." The following beautiful little poem, written in her own fair hand, was enclosed, headed, "Only Unbossed Governor, Love's Question."

"The fountain mingled with the river
And the river with the ocean;
The winds of Heaven mix forever,
With the sweet emotion;
Nothing in the world is single;
All things by a law divine
In one another's being mingle,
Why not, I with thee?"

"See the mountains kiss high Heaven,
And the waves clasp one another;
No sister flower would be forgiven
If it disdained its brother;
And the sunlight clasps the earth
And the moonbeams kiss the sea;
What are all these kissings worth,
If thou kiss not me?"

The beauty and loveliness of this suggestive poem by Shelly correspond with the rhapsody of the subject. "Two souls rush together at the touching of the lips." If this letter were illustrated right here would be placed a representation of the flower—a Tu-lip. "If you are looking for a boss, I am looking for a sweetheart, and I think you'll do." (At long range, A. W. G.) Another writes, "When the roses are again in bloom, come to our progressive little city of —." She sends a postal card showing a great, magnificent church. She wrote but little, going on the principle applicable to the mild-eyed giraffe in eating—a little goes a long way. A third one writes, "Don't be angry at me for sending you this postal, all in fun," signing the same with her initials. "Angry" with thee? I am "de-lighted."

The fourth sends an eleven page letter, written in a splendid hand, with two little kodak pictures of her charming self, recalling Tennyson's "Come into the Garden Maud." A gentleman friend dared her to write the letter, and she "could not take a dare." A lady, not even a suffrage-to-get, rushes in where a Governor dare not tread.

Now, so far as I am concerned, I could be satisfied with any, if 't other dear charmers were away." The fact is, it seems to me, that some of these ladies would like to marry a Governor. My four years' term of office expires by constitutional limitation on January 7th. After that date I shall be only a private citizen of Florida. A "used to be" would hardly fill the bill.

NEW YORK, Feb. 6, 1913.

JASPER.

Many a Man Has Gotten Himself out of This Rut

Why Not Free Yourself From That Office Desk and Get Started Right!

Few men, very few, ever get ahead to any extent on a salary! The biggest fortunes, the most notable successes are made not by the men who "were just getting along"—but by

those who had gotten a start and placed themselves in a position to make more money! So it goes. So it

with you! There really is an opportunity right ahead of you now—a most attractive one—but you must act quickly. Don't procrastinate.

\$20 a Week

Does this picture tell the true story of *your* daily life or not? Are you in the class with the thousands of city men who are actually grinding out their nerves and vitality at a mere clerk's salary?—or are you a silent member of that great army of men who *think* they should be satisfied with just "getting along"?

No matter which class you belong to—no matter what your living problems now may be—no matter how many times you've tried to start over there *IS* a way for you to do it and that way is one you can reasonably afford!

You are not the first man who thought he was right "up against it." You are not standing alone when you tell your friends that you're in a rusty rut. There are others like you—but many of them are daily waking up to their best-of-all opportunity and if they can do it so can YOU!

How? Simply this way. Set aside each week or payday a certain little sum of money and invest it in a *genuinely-good* Florida land proposition like our Wauchula, Florida, offer. Stay with your present position but do it with a *lighter heart* and with a step that's got ginger in it. Keep thinking how soon the time will come when you're coming down here to Wauchula, plan the things that you want to do—but get out of that rut!!

WAUCHULA, FLORIDA

A Place Where Your PRESENT Effort Will Actually Bring You in Ten Times as Many Dollars

Wauchula, Florida, is God's country. You don't have to seal yourself up in the winter, fight snow storms or dodge the doctor. Wauchula, Florida, is a place that was meant to *LIVE* in, not to merely *EXIST*! There's sunshine, lots of it, there. There's fresh air, fine government, lakes, beautiful skies, and scenery. There's a bankable soil, fine drainage, and excellent boating—and best of all there's big *MONEY* to be made there. And that means contentment! Here at Wauchula in the beautiful Peace River Valley are all the elements necessary to produce the finest grapefruit and oranges in profusion. The famous Wauchula combination soil—the right altitude, well-distributed rain-fall—fine drainage. No wonder citrus fruits are flourishing here! No wonder we can furnish letters showing astonishing incomes that have been earned and are being earned here today.

We Give You a Whole Year to Decide—Is That Fair?

You are not *rushed* into anything here at Wauchula, Florida. You are not asked to make a decision one way or another *until you're good and ready!* All we ask you to do is to *investigate* this offer. We are absolutely unlike any other Florida land offer. In the world of land anywhere that is being backed up in this way, bankers of established reputation guarantee the land. You can make your reservation.

You can inspect your plot at any time within a year. If you are not satisfied absolutely beyond any question, we'll give you back your money. You get a 10 cent acre with 6 cent interest for the time we have had it. The genuine Wauchula combination soil is equally well adapted to citrus fruit and vegetables. You place your young orange and grape fruit trees. Then you put out beans, cucumbers, onions, watermelons, or sweet potatoes between the rows. Vegetables keep you

going. They furnish your living expenses. They pay for your land. And all the time your grapefruit trees and orange trees are developing. Soon they'll be producing the huge results.

You May Write to Bankers Who Are BACKING This Offer

The treasurer of this company is president of the Florida Citrus Exchange, the other officers are bankers whose records you can investigate. They put their personal word back of every feature of this offer. \$5,000 a year income and better is waiting here for you at Wauchula, Florida, men, but it's up to you to make good. You've got to make good on your desks now; you can't sit around and expect us to come to you unless you do your work thoroughly.

Hundreds of settlers here are prospering. So can you. They're making from \$5,000 to \$7,000 and \$8,000 annually and more. You can do just as well. A 10-acre plot is big enough. A small first payment and then \$1.00 a month per acre allows you "to pay as you go."

Write Today for Bankers' Guarantee and Convincing Facts

Learn all about temperature, rainfall, frost, soil. We'll give you dollars and cents statements from the growers to their earnings—the things they've actually done.

And we will send you free, postage paid, the most beautiful, most interesting literature on Florida, full of valuable facts. Use postal or coupon. Write today.

WAUCHULA DEVELOPMENT CO.
Box 6201, Wauchula, Florida

\$5,000 a Year



Wauchula Development Co.
Box 6201, Wauchula, Fla.

Please send me actual facts regarding your combination vegetables and citrus fruit lands. Also prices, letters from settlers, etc.

Name _____

Rural Route _____

Street No. _____

Town _____

State _____

In answering advertisements please mention "Leslie's Weekly."

Timely to Business Men

Waterman's Ideal Fountain Pen

The Pen for Business

Efficiency in all clerical work is increased by the use of Waterman's Ideals. Save time, supplies and make writing convenient anywhere. Will give years of satisfactory service both in and out of business. The success of Waterman patents and the infinite care in manufacture, are known everywhere. There is a pen for every "hand" and every purpose. One Waterman's Ideal leads to another. Ex-changeable until suited.

Avoid Substitutes! Booklet on request.

From the Best Dealers Everywhere

L. E. Waterman Co., 173 Broadway, N. Y.

Plain No. 12 \$2.50	Safety Style To carry in coat or trouser pocket
Self-Filling Gold Banded 12V. S. M. M. \$3.50	No. 12V. S. \$3.00
Without Gold Band \$2.50	With Gold Bands \$4.00
Sterling Silver No. 412 \$5.00	

\$92.50—Our Price for Next 30 Days!

We now offer the Edwards "Steelcote" Garage (1913 Model), direct-from-factory, for \$92.50. But to protect ourselves from advancing prices of steel, we set a time limit upon the offer. We guarantee this record price for 30 days only. Just now we can save you \$35 or more.

Edwards Fireproof GARAGE Quickly Set Up Any Place

An artistic, fireproof steel structure for private use, gives absolute protection from sneak thieves, joy riders, fire, lightning, accidents, carelessness, etc. Saves \$20 to \$30 monthly in garage rent. Saves time, work, worry and trouble. Comes ready to set up. All parts cut and fitted. Simple, complete directions furnished. Absolutely rust-proof, and seams permanently tight. Practically indestructible. Large enough for largest car and all equipment. Made by one of the largest makers of portable fireproof buildings. Prompt, safe delivery and satisfaction guaranteed. Postal sent today brings new page illustrated Garage Book by return mail.

THE EDWARDS MANUFACTURING CO.
635-685 Eggleston Ave. Cincinnati, Ohio



Fire's Terrible Toll.

OUR cities may spend millions of dollars creating efficient fire departments equipped with every modern device for fighting fires, but if nothing is done to educate the public in simple means of fire prevention, fires will go on increasing. Take New York City as an example. Every day one human life and \$37,000 worth of property are destroyed here by fire. This means an annual loss of 365 lives and \$13,500,000 worth of property. Experts have found on investigation that 65 per cent. of these fires are of the easily preventable type. For the purpose of calling the attention of the public to the "seemingly unimportant trifles which are the actual causes of the majority of fires," a Committee of Safety has been organized in New York, a voluntary organization of citizens. Its safety code for the home contains the following recommendations:

Blow out matches before throwing them away. Keep rubbish cleared out. Keep fire escapes free from every obstruction. Do not use benzine, naphtha, gasoline or any inflammable fluids in the house. Guard gas jets from contact with window curtains. Fill and clean lamps only in daytime.

These recommendations are given for factories and workrooms:

Forbidding smoking in the workrooms. Clear out rubbish and clippings every day from workrooms, hallways and basements.

Do not keep benzine, naphtha, gasoline, alcohol, turpentine, paint or varnish, except in safety cans as required by law.

Keep gas jets guarded by wire cage, so that materials may not touch the flame.

For the saving of human life in case of fire, these recommendations are made:

Organize a fire drill among the workmen and women.

Keep passages clear to all exits, doors, stairs and fire escapes.

Keep all doors leading to exits unlocked.

Keep halls and stairways lighted while workers are in the building.

Keep fire escapes free from every obstruction.

Do not allow machinery or merchandise to block the aisles.

These are simple precautions, all of which can be carried out with little labor and expense, yet attention to these little things will mean the possible saving of hundreds of lives and millions of dollars' worth of property. "An ounce of prevention is worth a pound of cure."

Motorist's Column

Automobile Bureau

Conducted by H. W. SLAUSON, M. E.

Readers desiring information about motor cars, trucks and delivery wagons, motor boats, accessories, routes or State laws can obtain it by writing to the Automobile Bureau, Leslie's Weekly, 225 Fifth Avenue, New York City. We answer inquiries free of charge.



THE MOTOR CAR AND THE PARCEL POST.
Philadelphia has a fleet of 18 motor cars in the service of its main Post Office.

To Make Tobacco Help the Highway

ON the streets of many cities motor cars must obey the "no smoking" ordinances. The driver of a smoking automobile is fined, but the money so obtained is not applied to the benefit of motorists in general. It is now proposed, however, to restore the internal revenue tax of 1879 on smoking humanity and thus enlist the aid of all users of tobacco to the cause of National Military Roads. Although this proposed legislation, if enacted, will increase the receipts of the present tobacco tax by \$80,000,000 annually, Representative Warburton, of Washington, who is fathoming the idea, states that the tax will be so widely distributed that the increase of the cost to the smoker will be scarcely felt, and that it will merely result in the reduction of about one-thirtieth of the amount of tobacco sold for a given sum. It is estimated that such a tax would provide sufficient funds at the end of four years to build 15,000 miles of the best highways that would vastly increase the efficiency of the Army and that would afford splendid motoring trans-continental thoroughfares for that other army of a million motorists. It may seem like a far cry from a tobacco tax to a network of modern motorcar highways, but when to these proposed 15,000 miles is added the work to be performed by the various States, it can well be realized that with such co-operation, the United States will soon be the equal of France or England in the quality and amount of its highways. Among the twenty-seven States contributing toward the good roads movement, New York heads the list with its second \$50,000,000 bond issue; Pennsylvania proposes a similar issue which is almost certain to be favored by a majority of her voters; California is already at work expending the \$18,000,000 fund recently authorized; Maine has recently floated a \$2,000,000 bond issue for this purpose and other States are giving healthy evidence of a firm desire to lend a hand in the good work.

Questions of General Interest

The Five Hundred Mile Race.

S. G. R., N. H., asks: "Is the five hundred mile Indianapolis Speedway Race, which I understand is to be held on May 30th, to be run under the same conditions of eligibility and prize money as last year?"

The conditions of eligibility and distribution of prize money have both been changed. Last year the limit of piston displacement was 600 cubic inches, and it was therefore essentially a "big car" race. Some of the smaller machines, however, made wonderful showings, and therefore this year's restriction to 450 cubic inches of cylinder displacement will in no wise affect the interest in the race. In fact, the interest should be increased for all of the entrants will be placed on a more even footing, and no car will be greatly handicapped on account of the larger size of its competitors. The total of \$50,000 in prizes will be divided as follows: First, \$20,000; second, \$10,000; third, \$5,000; fourth, \$3,500; fifth, \$3,000; sixth, \$2,200; seventh, \$1,800; eighth, \$1,600; ninth, \$1,500; tenth, \$1,400. There are thus ten prizes this year as against twelve last year, although the total amount of money to be distributed is the same. In addition to these, the manufacturers of tires and various equipment will undoubtedly offer special prizes.

Truck for Lumber Hauling.

C. L. C., Md., says: "I operate a lumber yard and planing mill and have occasion to drive to points ten and twelve miles distant. At present I employ seven horses and three wagons. The roads are fairly good, except in spring, when the going becomes pretty heavy. Would you recommend the use of a motor truck?"

I believe that you will find that one properly-selected three-ton truck will do all of the work now performed by your seven horses and three wagons—and at a marked saving in cost. A three-ton truck, driven by a thirty or forty horsepower motor should be able to negotiate roads several inches deep in mud, and I think you will find that the broad wheels with which these vehicles are provided will prevent the machine from sinking into the mud any deeper than is the case with the lighter horse-drawn truck. You may obtain any type of body that you desire with this truck, from the conventional high "stake" body on which your lumber may be piled to a height of six or eight feet, to a special body which may be loaded and unloaded in about one minute. This latter type of body is removable, and is provided with wheels which fit grooves on the chassis of the truck. By means of a windlass arrangement, operated

either by hand or by the gasoline motor, the previously-loaded body may be drawn onto the chassis. It is advisable to purchase two bodies of this type, so that one may be loaded at the yard while the other is on its way to its destination, and the truck need then remain idle but a comparatively short period throughout the day. You must remember that the best way to show a high return on the rather large investment of a motor truck is to keep the vehicle busy and so to arrange its deliveries that its "ton-mile" work will be kept as high as possible.

Another type of automatic body suitable for your needs consists of what is known as the "contractor's body," which is mounted on wheels so that it may be run toward the rear of the chassis, and there automatically tilted by its own weight so that the load may be slid onto the ground as the machine is moved ahead. The total investment represented by such an installation will be from \$2,500 to \$3,000.

Substitute for Gasoline.

L. T. C., Md., asks: "If I am touring through an unsettled section of the country in which it seems impossible to obtain sufficient quantities of gasoline, would it be possible for my car to run on kerosene for a few miles?"

Experiments have been made which tend to show that many gasoline motors may be run on kerosene after they have been once started on gasoline. This necessitates slight changes in the carburetor, however, which must be provided with some source of heat to aid in the vaporization of the less volatile fuel, and is hardly to be recommended to the amateur driver. To be sure,

the majority of modern carburetors are provided with jackets through which hot air or hot water passes after the motor has once been started, and some of these will serve to vaporize the kerosene without much trouble, but it must be remembered that kerosene is an entirely different fuel from gasoline and cannot be used to advantage in motors designed for the latter. If you must use kerosene in a gasoline motor, however, try adding one pound of sulphuric ether to every three gallons of the fuel, and you will have an easily-vaporized fuel that, although it will possess an exceedingly disagreeable odor, will replace gasoline at a "pinch." It is probable that sulphuric ether could not be obtained at a cross-roads store where no gasoline is to be had in quantities, and it is therefore well to carry a few pounds of this chemical whenever you start on an extended trip which may take you through unsettled portions of the country.

Smart English Knockabout Hat
Genuine Felt.

Can be shaped to suit your fancy. Folds into compact roll without damaging. Colors: Black, Steel-gray, Brown. All sizes. Actual value \$2.00. Sent postpaid on receipt of \$1.00. Money refunded if not satisfactory. Send for Illustrated Catalogue—Free.

PANAMA HAT CO., Dept. R, 339 Broadway, NEW YORK CITY

In answering advertisements please mention "Leslie's Weekly."

Of Especial Interest to Women

Dressing for Business.

A BUSINESS woman ought to dress in a business-like way. Girl typists and clerks in London establishments have been arraying themselves in so much finery that many large establishments have felt compelled to draw up codes of dress regulations. "Peek-a-boo" shirt waists are absolutely taboo, and coats and skirts are required to be of dark materials, made in neat and quiet effects. Such a style of dressing tends to cultivate a business-like frame of mind, and indirectly to promote efficiency. When a girl goes to a store or office she is there to work, not on dress parade, and should dress accordingly.

Woman's Fidelity to Family.

EVERY seldom will a mother desert her children, but, says Judge Gemmill of the Chicago Court of Domestic Relations, "an incredible number of men have little compunction in abandoning their families to chance." "The average man," says he, "walks off from his family, leaving them to starve as soon as trouble enters his home." Judge Gemmill has kept a card index of the cases coming before him and gives in a tabulated form the causes of broken homes as follows:

Young and hasty marriages, 15 per cent.
Hidden diseases, 25 per cent.
Interference of mother-in-law, 25 per cent.
Interference of children in second marriage, 10 per cent.
Ungovernable temper, 7 per cent.
Whiskey and drugs, 15 per cent.
Miscellaneous, 3 per cent.

By young and hasty marriages the judge means those between persons under 20 years of age. The large per cent. attributed to the interference of mothers-in-law harmonizes with the ancient joke about the mother-in-law, but to the average observer seems greatly exaggerated. If it be true, it reflects great discredit on mothers-in-law in general, and their sons and daughters as the case may be. A table of causes of separations based on the findings of all the courts of the country would give a valuable basis for a movement to strengthen the family relation.

A Woman's School of Finance.

S PENDING is quite as much of an art as making. Few women of large means know how to spend so as to get the best value out of their money. With this as her object, Lady Esher instituted a "school of finance" in London. Some of the topics dealt with at the first lesson were:

Account books.
How to open and keep accounts correctly.
Mistakes that result from lack of method.
Cash book and ledger.
Petty cash and stamp books.
Day and subscription books.
Receipts and payments and office rules.
Treasurer's report at committee meetings.
Financial year—the audit.

The second lesson took up home expenses under the pretentious title, "Women as Chancellors of the Home Exchequer." The lessons seem to be meeting a real need among women of large means. Money, even when possessed in abundance, ought not to be thrown away, but should be expended in a sensible and careful manner.

A similar cause for women of limited means would serve an even more useful end. Limited resources is an emphatic check on the amount one can spend, but to make a small sum go a long way and provide a maximum of necessities is a matter of some skill. Some of the suffering of the poor might be relieved if they understood better how to buy to the best advantage.

How to Dress for Church.

I T is all right to wear one's best gown to church provided it is not rich beyond the purse of the average churchgoer. Governor Osborn, of Michigan, speaking from the pulpit of the First Baptist Church of Chicago, pleaded for less ostentation on the part of women church members. He suggested a uniform church dress somewhat similar to the plain black dress worn by Roman Catholic churchgoers in Spain and South America. He might also have suggested the Quakeress costumes. That poor women whose clothes are of the plainest are sometimes kept from church because they cannot compete with richly gowned women is undoubtedly true. To say that they would not think of the comparison of dress if they had the proper spirit of worship is beside the mark. Comparison is inevitable, and the poorly-clad woman is not to be blamed if she resents the ostentatious display of the richest gowns and latest hat creations upon the part of wealthy people. Whether justly or not, the church is today looked upon by certain of the working class as belonging to the rich, and many of the poor accordingly absent themselves from its services. This attitude is unfair to the

church. But whether fair or not, this view may be strengthened or weakened by the way wealthy women dress when they go to church. An innate sense of propriety leads many women to dress quietly and with restraint when attending church services. We do not want to see a prescribed church uniform, but plain dressing on the part of those who can afford to dress richly, would undoubtedly help to make the poor woman feel more at home in the church.

Military Service for Women.

T HE old slogan used against woman suffrage—Behind every ballot a bullet—has been pretty generally exploded as an argument. There are many things with which the ballot is more closely connected than with bullets. It seems rather strange, therefore, that the women of Denmark, feeling sure that their Parliament will this winter give them the ballot, have resolved to keep up their activities by demanding military service for women. One object, it seems, is to keep intact the organizations formed to secure the ballot, as these organizations have given interesting and, in some instances, lucrative employment to many women. It is not proposed that women shall carry guns, but shall do the nursing and commissariat work of the army.

It is pointed out that a corps of well-trained women could nurse and provision an army much better than that work has been done in the Balkan War. But a stronger argument still is that such training would make women more efficient in the home, whether they used it in military service or not. If the women of Denmark are anxious for such compulsory training and service, it is their own lookout. There is, however, no essential connection between military service and the granting of the franchise to women.

Brains for Housework.

I T takes brains to be a good cook, while anyone could be an average lawyer, doctor, dentist or druggist," said Meyer Bloomfield, Director of the Vocational Bureau of Boston, in addressing the Woman's Forum of New York. It does take brains to make a good cook, and likewise requires a fair amount of cerebral matter to make a good lawyer, doctor, dentist or druggist. In his enthusiasm for housework, Mr. Bloomfield looks upon it as the "coming vocation." As to the bigness of the field and the greatness of the demand for trained houseworkers there can be no question. Some progressive cities have splendidly equipped institutions for the teaching of domestic science, and enjoy the distinction of having waiting lists of domestic science students.

The tendency of young girls to go into factory work with its exacting demands on physical endurance is one of the dangers to future motherhood that is concerning all students of the social problem. The prejudice against housework, the foolish feeling that one is disgraced by taking such a position, must be overcome. Young girls who begin to work in shop or factory as soon as the law permits them to leave school, come to the marriageable age with weakened physiques and with absolutely no preparation for the work of housekeeping, while those who have been engaged in housework have been preparing all through the years for a home of their own. Girls should be taught to look at it in this way.

Must the Broom Go?

I N the interest of public health the broom and the house cat must go the way of the common drinking cup and the roller towel. Hereafter no house should be cleaned except by a vacuum cleaner, and the family cat must go too, even though the house is overrun with mice. As for beating rugs or shaking dust cloths from open windows this is a reckless practice fraught with gravest danger to one's innocent neighbors. These are some of the progressive views aired at a meeting of the public health committee of the New York County Medical Society. The vacuum process is without doubt the most scientific and sanitary and thorough method of cleaning ever devised. But where there is one who can afford an electrically operated vacuum cleaner there are a thousand who have to confine their activities to a fifty-cent broom. We venture to think it is still safe to let these unfortunates wield this old enemy of uncleanness and sweep out the corners even though dust is raised in the process. If things keep going on in this way we shall soon be asked to carry a sterilizing outfit with us wherever we go. There ought to be reason about everything. When science ceases to show common sense, so much the worse is it for science.

In answering advertisements please mention "Leslie's Weekly."



Let a Master Teach You Music

STUDYING music with our Conservatory, by the University Extension Method, is like having a master musician right in your own home—ready to give you a music lesson any time to suit your convenience—always with you every moment of your practice—never hurried or impatient with you—glad to repeat explanations and show you how again and again, or to review whole lessons without extra tuition cost. Our home lessons are the

Ideal Way to Study Music

The Master Teachers of our Faculty (artists pre-eminent in the various branches of music)—will teach you to **PLAY ANY INSTRUMENT**, to **SING**, or **TEACH MUSIC**, and our method is the only way you can study music under great teachers, *during your spare time, in your own home, at small cost*.

Every Lesson is by a Master Teacher, who talks with you in **Written Words**, exactly as he talks to his studio pupils in **Spoken Words**. You **See Him** in all of the exercises, positions and movements used by him for perfect technic, by means of numerous and wonderful **Photographs-From-Life**. You feel his **presence** and the inspiration of his art in every lesson, and you consult with him constantly by regular examinations and special correspondence.

Over 100,000 students enthusiastically endorse our method. Thousands say: "Surprised and delighted with my rapid and thorough progress."

PIANO (*Students' or Teachers' Courses*), by Wm. H. Sherwood, pupil of Kullak, Deppé and Liszt; internationally recognized as America's greatest pianist.

VOICE by George Crampton, English concert singer and teacher, formerly of Queen Victoria's private choir. He teaches with aid of the Edison Phonograph.

Violin, Cornet, Public School Music, History of Music, Choral Conducting, Reed Organ, Mandolin, Guitar, and Banjo, by equally great teachers.

HARMONY, COUNTERPOINT AND COMPOSITION by the eminent Adolph Rosenbecker, formerly director of Chicago Symphony Orchestra; by Dr. Daniel Protheroe, eminent composer.

PIPE ORGAN by Clarence Eddy, world's greatest Pipe Organist.

Satisfy Your Musical Longing

No matter what your age or circumstances, how little or much you know of music, this is your great opportunity to learn to play, sing or teach, to revive your interest in music, or to complete your musical education; to achieve professional success, or to become an accomplished musician for your own pleasure, culture and social prestige. These thorough, easily understood, weekly correspondence lessons are what you need to realize your musical ambition. You cannot fail to succeed. Our Binding Guarantee of Satisfaction protects you. We issue Diplomas and Teachers' Certificates; also confer Degree of Bachelor of Music. **A few Partial Scholarships, greatly reducing cost, are now available to early applicants only.**

Art Catalog FREE Our new, profusely illustrated Art Catalog containing specimen lessons, photographs of famous musicians, pronouncing dictionary of musical terms—80 pages of valuable information for musicians and students, sent FREE, postpaid, at your request—fill out and mail coupon below, and learn how easily, quickly and inexpensively you can secure a **musical education**—write today.

SIEGEL-MYERS
CORRESPONDENCE SCHOOL OF MUSIC
690 Monon Block, Chicago, Ill.

**This is the Book
We Send You
FREE**

FILL IN, CUT OUT, AND MAIL COUPON TODAY FOR FREE CATALOG

Registrar: SIEGEL-MYERS School of Music, 690 Monon Blk., Chicago, Ill.

Please send your 80-page Art Music Book, with full particulars and terms of your Music Lessons, under master teachers at home.

Name..... Age..... State.....

St. and No..... Name of Town.....

Do you play?..... Teach?..... Sing?..... Have you ever studied Harmony?.....

About how much musical instruction have you had?.....

Do you wish to prepare to teach?..... In which of the above courses are you most interested?.....

HAVE YOU SOMETHING TO SELL OR EXCHANGE?

Leslie's Classified Column offers its readers an exceptional opportunity to secure big results from small investments. We will prepare your advertisement if you will give us the facts, and put your advertisement in more than 375,000 copies—all for \$1.75 a line. Full information furnished on receipt of postal. Address Classified Advertising Dept., Leslie's Weekly, 225 Fifth Avenue, New York.



Velvet
THE
SMOOTHEST
TOBACCO

This rich Old Burley has been well aged—a fine flavor and smoke smoothness that will win you!

Liggett & Myers Tobacco Co.

10¢
TINS



CAPT. O. H.
OLDROYD.

THE death scene of Abraham Lincoln has been depicted thousands of times, and in the costliest and most elaborate engravings, but the highest prized sketch of that greatest human interest moment in the history of the nation is a drawing by a faithful FRANK LESLIE's artist who gained access to the chamber before any of his colleagues. To the accuracy of this man's pen, we owe an everlasting debt for the most reliable and graphic representation of the last sad hour. His performance was hailed as the most spectacular journalistic feat of the time, because he drew the earliest picture of the scene, and without doubt, the first one which was ever published.

When Lincoln was shot, by John Wilkes Booth, at Ford's Theater on April 14, 1865, two army paymasters rushed to his box, among other citizens, and then one of them ordered the President's carriage to take the dying executive to the White House. Dr. Charles Taft, a surgeon in the audience, who by the way was not related to President Taft, hastily countermanded the order and directed that the President be moved to the nearest bed. Lincoln would not have lived to reach home, because the jolting over the cobble-stone pavement would undoubtedly have brought on a fatal hemorrhage. Thus it was that the mortally wounded victim was taken across the street from Ford's Theater to the plain little home of William Petersen, a tailor. So eager were men to help that they tore theater chairs from their fastenings that those who were carrying Mr. Lincoln might have room. On reaching the street, the tearful group made its way to the porch of the house. A man was standing on the stoop, the door was open, and there was a dim light in the hall. Those who bore the President were relieved to find a neat bedroom at the end of the hall, and there the unconscious form was tenderly laid.

"The single bed was pulled out from the corner of the room, and the martyred President laid upon it, diagonally, his extreme length not admitting of any other position," Dr. Taft afterward related to Capt. Osborn H. Oldroyd, who has made such a thorough study of accurate Lincoln data. "I then administered a small glass of brandy and water, and it was swallowed without much difficulty. Twenty minutes afterward, I gave him another teaspoonful, but it was not swallowed. To the whole anterior surface of the body, from neck to ankles, sina-pism was applied, with the hope of restoring vitality, but not the smallest sign of consciousness was shown by the patient from the moment I saw him in the box until his death."

The Morning Lincoln Died

HOW A GRIEF-STRICKEN NATION WAS PRESENTED WITH THE FIRST AND POSSIBLY ONLY ACCURATE SKETCH OF THE DEATH SCENE OF ABRAHAM LINCOLN.

By GEORGE SHERIDAN

EDITOR'S NOTE:—We are indebted to Capt. Osborn H. Oldroyd, founder of the museum in the house in which Lincoln breathed his last, for much of the information which this article contains. Mr. Oldroyd is undoubtedly the most faithful Lincoln student in the United States. It is a pleasure to pay him this tribute.



LINCOLN ON HIS DEATHBED.

A famous picture drawn for "Leslie's" by its special artist, Albert Berghaus, on April 16, 1865, two days after the President was shot at Ford's Theater, by John Wilkes Booth. It was published in "Leslie's" of April 29, 1865. This was the first and probably the most accurate picture made of that memorable scene. The artist took the greatest pains to locate the positions of the distinguished men present and he reproduced the details of the room with perfect fidelity. The death room is in a house opposite the theater, now utilized as a Lincoln Museum. There are hosts of visitors to this historic place every year. Left to right, standing: J. Ulke, H. Ulke, Mr. Farnsworth, Mr. Petersen, Jr., Chief Justice Chase, Mr. Colfax, Postmaster-General Dennison, Mr. Proctor, Mr. Petersen, Charles Sumner, Robert Lincoln, Rufus F. Andrews, General Meade, Surgeon Crane, General Halleck, Mr. Sanford, Secretary Stanton. Seated: Secretary Welles, Surgeon Stone, Surgeon-General Barnes.

"All through the long, weary night the watchers stood by the couch of the dying President," Mr. Oldroyd told me, taking up the narrative. "He was unconscious every minute from the time the bullet crashed into his brain—which was at twenty minutes past ten o'clock at night—until the dawn of day, when the tide of life ebbed out. About seven o'clock in the morning Dr. Stone, the family physician who had been in attendance along with Surgeon-General Joseph K. Barnes, announced that death was at hand. At twenty-two minutes past seven the pulse ceased beating.

"Secretary Stanton approached the bed and uttered, in a low voice: *Now he belongs to the ages.* Rev. Phineas D. Gurley, the President's pastor, dropped upon his knees by the bedside and uttered a fervent prayer. Never was a supplication wafted to Heaven under more solemn circumstances. Dr. Gurley went to the front parlor, where he prayed with Mrs. Lincoln. At the conclusion of the prayer, he, with Robert Lincoln, assisted her to the death chamber.

"At nine o'clock soldiers placed the body of the President in a temporary coffin, wrapped it with the American flag, and carried it to the hearse. The soldier squad with a guard of cavalry, followed by General C. C. Augur and other military officers on foot, formed the procession, which moved up Tenth Street to G, thence to the White House, where the body was carried in by soldiers. Every loyal man felt that he had suffered a personal bereavement, and as the sad news spread throughout the city the rain began to softly fall, as if the heavens were weeping for the nation's loss."

The following day LESLIE's artist gained admission to the room in which Lincoln had died. William T. Clark, a soldier belonging to Company D, 13th Massachusetts Infantry, was the occupant of the place and Captain Oldroyd has a copy of a letter which Clark wrote in which he vividly refers to the artist's visit. It is to his sister, dated Wednesday, April 19, 1865, and reads:

To-day the funeral of Mr. Lincoln takes place. The streets are being crowded at this early hour (9 A.M.) and the procession will probably not move for three hours. The past few days have been of intense excitement: arrests are numerous made—if any party is heard to utter secesh sentiments. The time has come when persons cannot say what they please, for the people are awfully indignant. Hundreds daily call at the house to gain entrance to my room.

I was engaged nearly all Sunday with FRANK LESLIE's special artist, aiding him in making a complete drawing of the last moments of Lincoln. As I know the position of everyone present, he succeeded in executing a fine sketch, which will appear in their paper.

So careful of details was the artist that he depicted a copy of an old engraving which hung on the wall, Herring's "Village Blacksmith," which still hangs in the same place. He even caught the curious slant of the top of the ceiling over Lincoln's death-bed.

Deaf People Now
HEAR

Distinctly!
Clearly!
Perfectly!
with the
NEW 4-TONE Mears Ear Phone

In the
Hollow of
Your Hand!

The great, new electrical marvel for the deaf. Perfect hearing at last! This remarkable invention has four different sound strengths, four different adjustments, instantly changed by a touch of the finger. You regulate the instrument by a tiny switch to meet any condition of your ear or to hear any sound—low pitched conversation near you or sounds from any distance. The whole range of hearing of the healthy, natural ear is covered by this new 4-Tone Special Model Mears Ear Phone.

Special Limited Offer!

Write at once for our Special Introductory Offer on this new wonder. To advertise and quickly introduce this greatest of all inventions for the deaf, we are going to sell the first lot of these new four-tone phones DIRECT from our laboratory to users at the confidential jobber's price. This offer applies only to the first lot finished—a limited

Try This Wonderful New Invention for Ten Days **FREE**

COUPON

If you live in New York call at our office for free demonstration.

Mears Ear Phone Co.

Suite 2412

45 W. 34th Street, New York, N. Y.

Gentlemen: Please mail me, free and postpaid, your Mears Ear Phone Booklet and particulars of Special Introductory Offer on new model 4-Tone Mears Ear Phone and Free Trial.

Name.....

Address.....

Send Coupon for FREE Book

The Mears Ear Phone book explains all the causes of deafness; tells how to stop the progress of the malady and how to treat it. Send the coupon at once for Free Book and our great Special Introductory Offer. Send coupon NOW.

Mears Ear Phone Co.

Suite 2412, 45 W. 34th St., New York, N. Y.

The World 100 Years Ago

THE FIRST
SCENE OF

Oldroyd,
his last,
Oldroyd
the United



BALLOONING A CENTURY AGO.

The Versailles balloon, which had made its first ascention about thirty years before, was still a wonder in 1813, as this cut from an old encyclopedia shows. The first one was of silk, was 63 ft. high and 43 ft. in diameter, with smoke from the combustion of straw and wool. It rose 1,440 feet and remained in the air eight minutes.

A Glance at the Year 1813.

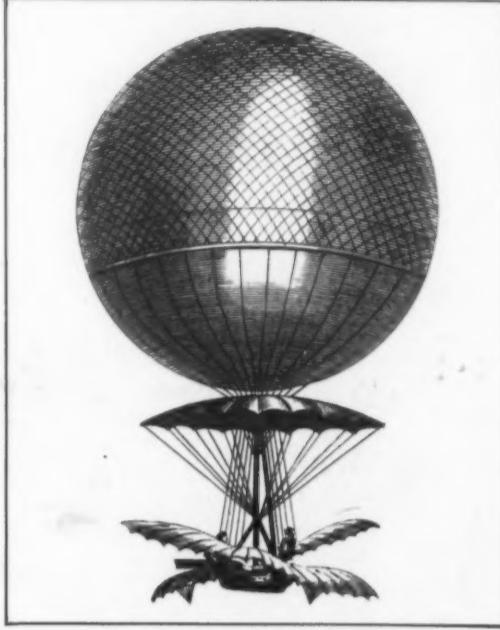
The transmission of news was carried on by post-horse, stage, and ships, for it was yet to be thirty-one years before the first telegraphic message would be sent. The New York papers of Feb. 1st had Washington correspondence of Jan. 27th and Albany letters of Jan. 29th. On Feb. 4th, they received London news of Dec. 12th and Portugal news of Dec. 23d. On Feb. 5th, French news two months old was published.

All of the following distinguished gentlemen were less than a year old in 1813: David Livingstone, Isaac Pitman, Henry Bessemer, Alexander Murray, Henry Ward Beecher, James Dwight Dana, Stephen A. Douglas, John C. Fremont, Benson J. Lossing, Zebulon M. Pike, Admiral David D. Porter, General John Sedgwick, Tecumseh, Allen G. Thurman, Richard Wagner, Franz Delitzsch. It was a good year for babies.

All Europe was involved in the Napoleonic wars and Wellington was coming to the front, with Waterloo two years ahead. The United States was winning on the sea in "The War of 1812." Mexico was in a state of revolution.

Napoleon was Emperor of France; William IV was King of England; Frederick William I was King of Prussia; Alexander was Czar of Russia; Pius VII was Pope of Rome; James Madison was President of the United States.

Great Britain, Austria, Russia and Spain were "Powers" in Europe. Germany was mainly "The Confederation of the Rhine." Italy was composed of the Kingdoms of Italy and of Naples, with a strip of French territory running around Genoa and on down to Rome. The Turkish Empire reached all the way to Austria and to Italy.



THE FIRST DIRIGIBLE BALLOON.

The Blanchard balloon was one of the first improvements but it did not differ greatly from the Versailles type. Venturesome aeronauts were now making lofty ascensions with the balloons, inflating their balloons with "inflammable gas" instead of smoke and vainly trying to control their flight with wings.

Our Country, in the Days of Madison



NORTH AMERICA, FROM AN ENCYCLOPEDIA IN CIRCULATION A CENTURY AGO.

This map was evidently drawn a few years earlier. The United States lay to the east of the Mississippi; Louisiana was a newly bought "possession," and Texas was foreign territory; California was "New Albion," and there was no great Northwest then. The article accompanying the map says: "The American States are fifteen in number. . . . All the country to the N. of the Ohio, extending from Pennsylvania on the E., the Lakes on the N., and the Mississippi on the W. is intended by Congress to be divided into 10 new States, to be called Washington, Metropotamia, Pesippi, Michigania, Illinois, Chersonesus, Saratoga, Sylvania, Assenipi, and Polypotamia." Canada was then strongly French in population but thoroughly loyal to Great Britain; the Americans and Canadians were fighting across the border and Congress had authorized (Feb. 1, 1813) the raising of an army of 20,000 men "for the purpose of conquering the Canadas." A week later four sloops-of-war were ordered built for the Lakes, as a means of coast defense against the Canadians.

is, on April 16,
akes Booth. It
as to locate the
the room with
llized as a Lin-
Left to right.
rice Chase, Mr.
immer, Robert
. Mr. Sanford.
eneral Barnes.

early night the
ch of the dying
d me, taking up
conscious every
bullet crashed
at twenty min-
ight—until the
of life ebbed out.
the morning Dr.
a who had been
Surgeon-General
canced that death
two minutes past
ng.
reached the bed

Now he belongs
D. Gurley, the
upon his knees
a fervent prayer.
rafted to Heaven
stances. Dr.
parlor, where he
n. At the con-
e, with Robert
the death cham-

placed the body
emporary coffin,
an flag, and car-
the soldier squad
followed by Gen-
military officers
on, which moved
ence to the White
as carried in by
felt that he had
vement, and as
throughout the city
fall, as if the
or the nation's

IE's artist gained
hich Lincoln had
soldier belonging
assachusetts In-
of the place and
copy of a letter
which he vividly re-
It is to his sister,
il 19, 1865, and

Lincoln takes place
at this early hour
probably not more
days have been of
numerously made—
several sentiments
one cannot say what
awfully indignant
use to gain entrance

Sunday with FRANK
in making a com-
ents of Lincoln, as I
present. He suc-
h, which will appear

the artist that he
engraving which
s "Village Black-
in the same place
is slant of the top
s death-bed.



CHARGE OF THE SCOTS GREYS AT WATERLOO

WELLINGTON held this regiment of cavalry in reserve at the Battle of Waterloo, awaiting the supreme moment when an overwhelming charge might turn the tide of Battle. The instant the French lines wavered the order was given to charge and the Scots Greys Cavalry hurled themselves against the French like a thunderbolt. This charge ended forever the career of Napoleon and his dream of universal empire vanished away with the smoke of his artillery. The celebrated picture shown herewith from Ridpath's History, the original of which was purchased by Queen Victoria, and is now owned by King George of England, illustrates but one event of all the thousands which make up the history of every nation, empire, principality or power in the world famed publication,

Ridpath's History of the World

LESLIE'S WEEKLY READERS are offered one more opportunity to place this magnificent History in their homes. We have shipped sets to delighted readers living in every State in the Union and to the far-away islands of the sea, and every purchaser is more than satisfied. The work is endorsed by Presidents of the United States, great ministers and preachers, nearly all University and College Presidents, and by the great American people, as the best History ever written. We are now closing out the remainder of the last edition at a great sacrifice in price. There are only a few sets remaining. We offer these sets to LESLIE'S WEEKLY READERS

At LESS than even damaged sets were formerly sold

We will name our price only in direct letters to those sending the coupon below. Tear off the coupon, write name and address plainly and mail now before you forget it. Dr. Ridpath's widow derives her income from his history, and to print our price broadcast for the sake of more quickly selling these few sets would cause great injury to future sales. Send coupon to-day.

FREE

WE will mail free a beautiful 46-page booklet on history to every reader interested in our offer who mails us the coupon below. It contains Dr. Ridpath's Race Chart in colors, tracing all races of mankind back to the parent stock; the best map of the Panama Canal ever printed, two beautiful duotone reproductions of great paintings showing "Napoleon Before the Sphinx in Egypt" and "Queen Elizabeth Signing the Execution Warrant of Mary Stuart," together with portraits of Socrates, Caesar, Napoleon, Shakespeare and Roosevelt and other great characters in history; also specimen pages from the History, giving some idea of the wonderfully beautiful style in which the work is written.

Mail Coupon Now



NINE
MASSIVE
VOLUMES
4000 PAGES
2000 ILLUSTRATIONS

RIDPATH'S enviable position as an historian is due to his wonderfully beautiful style, a style no other historian has ever equalled. He pictures the great historical events as though they were happening before your eyes; he carries you with him to see the battles of old; to meet kings and queens and warriors; to sit in the Roman Senate; to march against Saladin and his dark-skinned followers; to sail the Southern Seas with Drake; to circumnavigate the globe with Magellan; to watch the Greek spearmen work havoc with the Persian hordes on the field of Marathon. He combines absorbing interest with supreme reliability.

2
20-13
FREE
COUPON

Western
Newspaper
Association

Leslie's Weekly Bureau
140 So. Dearborn St., Chicago

Please mail, without cost to me, sample pages of Ridpath's History of the World, containing photogravures of Napoleon and Queen Elizabeth, engravings of Socrates, Caesar and Shakespeare, map of China and Japan, diagram of Panama Canal, and write me full particulars of your special offer to Leslie's Weekly readers.

NAME _____

ADDRESS _____

LESLIE'S WEEKLY

FOLD HERE, TEAR OUT, SIGN AND MAIL

RIDPATH takes you back to the dawn of history, long before the pyramids of Egypt were built; down through the romantic, troubled times of Chaldea's grandeur and Assyria's magnificence; of Babylon's wealth and luxury; of Grecian and Roman splendor; of Mohammedan culture and refinement; of French elegance and British power; of American patriotism and religious freedom, to the dawn of yesterday. He covers every race, every nation, every time, and holds you spellbound by his wonderful eloquence. Nothing more interesting, absorbing and inspiring was ever written.

RIDPATH'S throws the mantle of personality over the old heroes of history. Alexander is there; patriot, warrior, statesman, diplomat, crowning the glory of Grecian history. Xerxes, from his mountain platform, sees Themistocles with three hundred and fifty Greek ships smash his Persian fleet of over a thousand sail, and help to mould the language in which this paragraph is written. Rome perches Nero upon the greatest throne on earth, and so sets up a poor madman's name to stand for countless centuries as the synonym of savage cruelty; Napoleon fights Waterloo again under your very eyes, and reels before the iron fact that at last the end of his gilded dream has come. Bismarck is there, gruff, overbearing, a giant pugilist in the diplomatic ring, laughing with grim disdain at France, which says, "You shall not." Washington is there, "four-square to all the winds," grave, thoughtful, proof against the wiles of British strategy and the poisoned darts of false friends; clear-seeing over the heads of his fellow-countrymen, and on into another century, the most colossal world-figure of his time.

No agent will call. The sale is by mail.